S1330-1

# SIXTY-SECOND ANNUAL REPORT

OF THE

# STATE BANK COMMISSIONER

OF

# DELAWARE

1981

## FOR THE FISCAL YEAR ENDED

## June 30, 1981

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John E. Malarkey
Commissioner

STATE OF DELAWARE
OFFICE OF THE STATE BANK COMMISSIONER
15 THE GREEN
DOVER, DELAWARE 19901

TELEPHONE (302) 736-4235

THE HONORABLE PIERRE S. DU PONT IV

GOVERNOR OF THE STATE OF DELAWARE

SIR:

PURSUANT TO THE PROVISIONS OF 5 DEL. C., §107, I HAVE THE HONOR OF PRESENTING THE SIXTY-SECOND ANNUAL REPORT OF THE STATE BANK COMMISSIONER FOR THE YEAR ENDED JUNE 30, 1981.

RESPECTFULLY SUBMITTED,

JOHN E. MALARKEY
STATE BANK COMMISSIONER

DOVER, DELAWARE
SEPTEMBER 1, 1981

## BANK COMMISSIONERS

| NAME | TERM STARTED |
|---|---|
| GEORGE L. MEDILL | JULY 16, 1919 |
| HAROLD W. HORSEY | AUGUST 1, 1923 |
| ERNEST MUNCY | APRIL 1, 1936 |
| FRANK E. LYNCH, JR. | AUGUST 23, 1939 |
| JOHN C. DARBY | AUGUST 25, 1943 |
| RANDOLPH HUGHES | AUGUST 25, 1951 |
| JOHN W. GREEN | MAY 7, 1970 |
| JOHN E. MALARKEY | JANUARY 17, 1977 |

## COUNCIL ON BANKING

JOHN F. PORTER, III
CHAIRMAN
4821 KENNETT PIKE
GREENVILLE, DE 19807

LAWRENCE T. ALFORD
SILVER HILL FARMS
ODESSA, DE 19730

D. FRANCIS BIONDI, ESQUIRE
406 IRVING DRIVE
WILMINGTON, DE 19899

J. BAYARD CLOUD
400 DELAWARE AVENUE
WILMINGTON, DE 19899

INEZ JARMOSH
120 BRIGHTON AVENUE
WILMINGTON, DE 19805

CLAYTON L. RINGLER
DUKE STREET
SELBYVILLE, DE 19975

STEPHEN R. TAYLOR
70 WEST VIEW AVENUE
BUCHANAN ACRES
DOVER, DE 19901

JOHN E. MALARKEY — STATE BANK COMMISSIONER

## STAFF

| | |
|---|---|
| RAYMOND F. GAWEL | DEPUTY |
| WALTER K. ANDERSON | EXAMINER |
| MARK W. CAREY | EXAMINER |
| DAVID J. CLARK | EXAMINER |
| EDMOND B. COVERDALE | EXAMINER |
| ROBERT G. FARIES | EXAMINER |
| BARBARA C. JARVIS | EXAMINER |
| ROBERT K. LOWER | EXAMINER |
| PATRICIA MCCARTHER | EXAMINER |
| CHRISTOPHER J. PILSBURY | EXAMINER |
| KAREN P. RICKARDS | EXAMINER |
| JONATHAN L. SMITH | EXAMINER |
| SUSAN L. WINTERS | ADMINISTRATIVE ASSISTANT II |
| CLARABEL P. WALLS | SECRETARY II |

TABLE OF CONTENTS


| | |
|---|---|
| Statement of Revenue and Disbursements – Regulatory Revolving Fund | 5 |
| Comparative Statement of General Fund Revenue and Disbursements | 6 |
| Comparative Consolidated Report of Condition of All Banks | 8 |
| Abstract of Call Reports of State Banks & Trust Companies | 10 |
| *Individual Statements of State Banks & Trust Companies | 11 |
| Abstract of Call Reports of Non-Deposit Trust Companies | 37 |
| *Individual Statements of Non-Deposit Trust Companies | 38 |
| Abstract of Call Reports of Mutual Savings Banks | 44 |
| *Individual Statements of Mutual Savings Banks | 45 |
| Abstract of Call Reports of National Banks | 51 |
| *Individual Statements of National Banks | 52 |
| Comparative Consolidated Statement of State-Chartered S/L & B/L | 60 |
| *Individual Statements of State-Chartered S/L & B/L | 61 |
| Consolidated Statement of Federally-Chartered S/L | 79 |
| *Individual Statements of Federally-Chartered S/L | 81 |
| Registered Small Loan Companies | 83 |
| Consolidated Statement of Personal & Retail Installment Paper of Small Loan Companies | 85 |
| Registered Motor Vehicle Sales Finance Companies | 87 |
| Registered Secondary Mortgage Loan Companies, Mortgage Banking Companies, Sale of Checks Companies | 83 |
| Registered Transportation of Money and Valuables Companies, Solicitation of Deposits on Income or Annuity Contracts, Preneed Funeral Contracts | 89 |


*Statements in Alphabetical Order

STATE BANK COMMISSIONER REGULATORY REVOLVING FUND
STATEMENT OF REVENUE AND DISBURSEMENTS FOR FISCAL YEARS
ENDED JUNE 30, 1981 AND JUNE 30, 1980

| | 1981 | 1980 | INCREASE (DECREASE) |
|---|---|---|---|
| REVENUE: | | | |
| BANK EXAMINATION FEES | 278,677.99 | 328,312.98 | (49,634.99) |
| S/B & LOAN EXAMINATION FEES | 16,695.43 | 27,366.98 | (10,671.55) |
| SMALL LOAN EXAMINATION FEES | 50,342.75 | 54,428.41 | (4,085.66) |
| MISCELLANEOUS FEES | 36,149.06 | 31,718.22 | 4,430.84 |
| REFUND/REIMBURSEMENT - PRIOR FISCAL YEAR | 356.36 | 27.20 | 327.16 |
| TOTAL REVENUE: * | $382,219.59 | $441,853.79 | (59,634.20) |
| CURRENT FEES BILLED - NOT RECEIVED | 71,520.39 | 58,432.41 | 13,087.98 |
| DISBURSEMENTS: | | | |
| SALARIES | 249,137.82 | 224,777.92 | 18,360.90 |
| TRAVEL | 8,114.54 | 2,465.48 | 5,649.06 |
| CONTRACTUAL SERVICES | 18,469.82 | 9,505.13 | 8,964.69 |
| SUPPLIES AND MATERIALS | 6,089.98 | 3,051.64 | 3,038.34 |
| CAPITAL OUTLAY | 7,090.20 | 6,474.86 | 615.34 |
| FRINGE BENEFITS | 61,582.32 | 48,598.90 | 12,983.42 |
| REPAYMENT OF ADVANCE | 50,000.00 | -0- | 50,000.00 |
| TOTAL DISBURSEMENTS: | $396,474.68 | $296,842.93 | $99,631.75 |
| EXCESS - REVENUE OVER DISBURSEMENTS | (14,255.09) | 144,930.86 | (159,185.95) |
| FUND BALANCE - PREVIOUS YEAR | 190,173.92 | 45,183.06 | |
| FUND BALANCE - CASH | $175,918.83 | $190,173.92 | |
| ENCUMBRANCES | 3,355.01 | 11,505.05 | |
| FUND BALANCE - NET | $172,563.82 | $178,668.87 | |

* FISCAL '80 REVENUE INCLUDES $139,155.04 OF FISCAL '81 SUPERVISORY ASSESSMENTS PAID IN ADVANCE. FISCAL '81 REVENUE INCLUDES $149,500.87 OF FISCAL '82 SUPERVISORY ASSESSMENTS PAID IN ADVANCE.

COMPARATIVE STATEMENT OF GENERAL FUND REVENUE AND DISBURSEMENTS
FOR FISCAL YEARS ENDED JUNE 30, 1931 AND JUNE 30, 1930

| | 1931 | 1930 | Increase (Decrease) |
|---|---|---|---|
| REVENUE: | | | |
| Bank Franchise Tax | 2,527,125.11 | 2,120,257.31 | 406,867.80 |
| S/B & Loan License Fees | 1,600.00 | 1,500.00 | 100.00 |
| S/B & Loan Franchise Tax | 8,440.33 | 43,087.51 | (34,647.18) |
| Small Loan Co. License Fees | 9,900.00 | 12,100.00 | (2,200.00) |
| MVSF License Fees | 9,600.00 | 9,450.00 | 150.00 |
| Miscellaneous License Fees | 22,564.00 | 11,663.00 | 10,896.00 |
| TOTAL REVENUE: | $2,579,229.44 | $2,198,062.82 | $381,166.62 |
| Current Fees Billed - Not Received | 351.09 | 450.00 | (98.91) |

# COMPARATIVE CONSOLIDATED STATEMENTS

# OF

# ALL BANKS AND TRUST COMPANIES

# IN THE

# STATE OF DELAWARE

COMPARATIVE CONSOLIDATED REPORTS OF CONDITION
ALL BANKS IN THE STATE OF DELAWARE
AS OF JUNE 30, 1981 AND JUNE 30, 1980

OFFICE OF THE STATE BANK COMMISSIONER
STATE OF DELAWARE
DOVER, DELAWARE 19901

(IN THOUSANDS)

| | Non-Deposit Trust Companies | | | Banking Institutions - 1981 | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Total 1981 | Total 1980 | Increase (Decrease) | Commercial | Mutual | National | Total 1981 | Total 1980 | Increase (Decrease) |
| ASSETS: | | | | | | | | | |
| Cash and Due from Depository Institutions | 466 | 445 | 21 | 591,758 | 33,364 | 8,694 | 623,816 | 389,222 | 234,594 |
| U.S. Treasury Securities | 250 | 250 | -0- | 386,075 | 81,731 | 10,077 | 437,883 | 462,793 | (24,910) |
| Obligations of other U.S. Gov. Agencies & Corps. | — | — | — | 302,258 | — | 1,703 | 303,961 | 260,194 | 43,767 |
| Obligations of States & Political Subdivisions | — | — | — | 237,166 | 29,612 | 5,616 | 272,393 | 274,004 | (1,611) |
| All other Securities | 272 | 228 | 44 | 84,628 | 172,615 | 451 | 257,694 | 272,495 | (13,801) |
| Corporate Stock | — | — | — | 12,855 | 40,841 | — | 53,696 | 62,391 | (8,695) |
| Trading Account Securities | — | — | — | — | — | — | — | — | — |
| Federal Funds Sold & Securities Purchased | — | — | — | 207,500 | 31,800 | 17,175 | 256,475 | 190,520 | 65,955 |
| Loans - Net | — | — | — | 1,721,075 | 579,886 | 53,180 | 2,354,141 | 2,260,816 | 93,325 |
| Lease Financing Receivables | — | — | — | 14,753 | — | — | 14,753 | 15,142 | (389) |
| Bank Premises, Furniture & Fixtures | 355 | 114 | 41 | 54,998 | 10,483 | 2,146 | 67,627 | 64,204 | 3,423 |
| Real Estate Owned other than Bank Premises | — | — | — | 2,243 | 3,800 | 118 | 6,161 | 7,196 | (1,035) |
| Investments in Unconsolidated Subsidiaries | — | — | — | 976 | — | — | 976 | — | 976 |
| Customers' Liability to Bank, Asseptances O/S | — | — | — | 1,221 | — | — | 1,221 | 1,117 | 104 |
| Other Assets | 838,824 | 479,442 | 359,382 | 62,290 | 17,607 | 1,016 | 80,913 | 77,113 | 3,800 |
| TOTAL ASSETS: | $839,967 | $480,479 | $359,488 | $3,630,786 | $1,001,739 | $100,376 | $4,732,900 | $4,337,187 | $395,713 |
| LIABILITIES: | | | | | | | | | |
| Demand Deposits of Indivs., Ptnships., & Corps. | — | — | — | 693,808 | 42,201 | 20,182 | 756,191 | 823,971 | (67,780) |
| Time & Savings Deposits of Indivs., Ptnships., Corps. | — | — | — | 1,952,502 | 875,510 | 67,670 | 2,795,682 | 2,591,776 | 203,906 |
| Deposits of United States Government | — | — | — | 10,785 | — | 88 | 10,873 | 7,757 | 3,116 |
| Deposits of States and Political Subdivisions | — | — | — | 192,513 | — | 208 | 192,721 | 214,001 | (21,280) |
| Deposits of Commercial Banks | — | — | — | 5,259 | — | 32 | 5,291 | 10,320 | (5,029) |
| Certified and Officers' Checks | — | — | — | 21,996 | — | 1,257 | 23,253 | 17,943 | 5,310 |
| TOTAL DEPOSITS: | — | — | — | $2,776,863 | $917,711 | $89,437 | $3,784,011 | $3,665,688 | $118,323 |
| Federal Funds Purchased & Securities Sold etc. | — | — | — | 415,443 | — | 142 | 415,585 | 237,590 | 177,995 |
| Interest-bearing Demand Notes issued to U.S. Treasury | — | — | — | 58,050 | — | 127 | 58,177 | 404 | 57,773 |
| Other Liabilities for Borrowed Money | — | — | — | 11,812 | — | — | 11,812 | 2,721 | 9,091 |
| Mortgage Indebtedness and Liability | — | — | — | 4,034 | — | 18 | 4,052 | 907 | 3,145 |
| Bank's Liability on Accepts. Executed and O/S | — | — | — | 1,221 | — | — | 1,221 | 1,117 | 104 |
| Other Liabilities | 539,316 | 479,859 | 359,457 | 93,315 | 20,406 | 1,343 | 115,064 | 107,691 | 7,373 |
| TOTAL LIABILITIES: | $539,316 | $479,859 | $359,457 | $3,360,738 | $938,117 | $91,067 | $4,389,922 | $4,016,118 | $373,804 |
| Subordinated Notes and Debentures | — | — | — | 20,000 | — | 200 | 20,200 | 20,200 | -0- |
| EQUITY CAPITAL: | | | | | | | | | |
| Preferred Stock | — | — | — | 20,000 | — | — | 20,000 | 20,000 | -0- |
| Common Stock | 402 | 402 | -0- | 35,207 | — | 2,467 | 37,674 | 37,635 | 39 |
| Surplus | 1 | 1 | -0- | 94,095 | 54,709 | 2,524 | 151,327 | 149,185 | 2,142 |
| Undivided Profits | 249 | 217 | 31 | 100,543 | (1,787) | 4,118 | 102,874 | 97,340 | 5,534 |
| Reserve for Contingencies & other Capital Reserves | — | — | — | 199 | 10,704 | — | 10,903 | 10,256 | 647 |
| TOTAL EQUITY CAPITAL: | $651 | $620 | $31 | $250,047 | $63,622 | $9,109 | $322,778 | $300,569 | $22,209 |
| TOTAL LIABILITIES & EQUITY CAPITAL: | $539,967 | $480,479 | $359,488 | $3,630,786 | $1,001,739 | $100,376 | $4,732,900 | $4,337,187 | $395,713 |
| NUMBER OF INSTITUTIONS AND BRANCHES | 2 | 2 | -0- | 152 | 26 | 13 | 193 | 194 | (1) |

# ABSTRACT OF CALL REPORTS

# OF

# STATE BANKS AND TRUST COMPANIES

# EXCLUSIVE MUTUAL SAVINGS BANKS

ABSTRACT OF CALL REPORTS OF COMMERCIAL BANKS
DURING THE YEAR JULY 1, 1950 THROUGH JUNE 30, 1951

| | 6-30-51 (In Thousands) | 3-31-51 (In Thousands) | 12-31-50 (In Thousands) | 6-30-50 (In Thousands) |
|---|---|---|---|---|
| NUMBER OF BANKS & BRANCHES: | | | 159 | 159 |
| ASSETS: | | | | |
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | 581,708 | 544,236 | 421,694 | 394,241 |
| U.S. TREASURY SECURITIES | 396,075 | 406,182 | 429,718 | 403,916 |
| OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS. | 302,259 | 294,266 | 293,178 | 267,145 |
| OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS | 237,165 | 242,970 | 249,045 | 244,584 |
| ALL OTHER SECURITIES | 85,628 | 72,307 | 71,307 | 58,527 |
| CORPORATE STOCK | 12,955 | 12,571 | 13,514 | 14,273 |
| TRADING ACCOUNT SECURITIES | --- | --- | --- | --- |
| FEDERAL FUNDS SOLD & SECURITIES PURCHASED | 207,500 | 160,650 | 217,919 | 210,629 |
| LOANS - NET | 1,721,075 | 1,703,164 | 1,734,439 | 1,644,538 |
| LEASE FINANCING RECEIVABLES | 14,752 | 14,876 | 14,921 | 11,849 |
| BANK PREMISES, FURNITURE & FIXTURES | 54,999 | 55,199 | 53,304 | 52,773 |
| REAL ESTATE OWNED OTHER THAN BANK PREMISES | 2,232 | 2,209 | 2,057 | 2,772 |
| INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES | 976 | 976 | --- | --- |
| CUSTOMERS' LIABILITY TO BANK, ACCEPTANCES O/S | 1,221 | 645 | 518 | 717 |
| OTHER ASSETS | 62,290 | 57,159 | 54,393 | 53,471 |
| TOTAL ASSETS: | $3,630,785 | $3,571,723 | $3,559,448 | $3,495,322 |
| LIABILITIES: | | | | |
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | 693,508 | 742,245 | 566,322 | 706,270 |
| TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | 1,952,502 | 1,914,313 | 1,749,331 | 1,640,119 |
| DEPOSITS OF UNITED STATES GOVERNMENT | 10,795 | 3,040 | 3,420 | 7,244 |
| DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS | 192,513 | 222,150 | 174,257 | 202,271 |
| DEPOSITS OF COMMERCIAL BANKS | 5,259 | 4,525 | 5,377 | 6,716 |
| CERTIFIED AND OFFICERS' CHECKS | 21,496 | 19,264 | 18,084 | 23,727 |
| TOTAL DEPOSITS: | $2,776,363 | $2,906,540 | $2,317,943 | $2,886,347 |
| FEDERAL FUNDS PURCHASED & SECURITIES SOLD ETC. | 415,443 | 368,078 | 378,624 | 272,715 |
| INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY | 58,050 | 27,968 | 47,930 | 60,555 |
| OTHER LIABILITIES FOR BORROWED MONEY | 11,312 | 1,063 | 1,116 | 1,116 |
| MORTGAGE INDEBTEDNESS AND LIABILITY | 4,034 | 4,067 | 1,225 | 340 |
| BANK'S LIABILITY ON ACCEPTS. EXECUTED AND O/S | 1,221 | 645 | 518 | 717 |
| OTHER LIABILITIES | 33,315 | 103,153 | 32,498 | 32,279 |
| TOTAL LIABILITIES: | $3,300,738 | $3,310,514 | $3,329,914 | $3,306,247 |
| SUBORDINATED NOTES AND DEBENTURES | 20,000 | 20,000 | 20,000 | 20,000 |
| EQUITY CAPITAL: | | | | |
| PREFERRED STOCK | 20,000 | 20,000 | 20,000 | 20,000 |
| COMMON STOCK | 35,207 | 35,196 | 35,195 | 35,173 |
| SURPLUS | 94,033 | 94,002 | 93,008 | 93,674 |
| UNDIVIDED PROFITS | 100,443 | 91,641 | 91,309 | 85,402 |
| RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES | 199 | 370 | --- | --- |
| TOTAL EQUITY CAPITAL: | $250,047 | $241,209 | $239,590 | $234,075 |
| TOTAL LIABILITIES & EQUITY CAPITAL: | $3,630,785 | $3,571,723 | $3,559,448 | $3,495,322 |

# STATEMENTS

# OF

# STATE BANKS

# AND

# TRUST COMPANIES

## BALTIMORE TRUST COMPANY

### OFFICERS

| | |
|---|---|
| President and Chairman of the Board | Preston C. Townsend |
| Vice President | Ralph E. Davis |
| Vice President | Edwin L. Layton |
| Vice President | Leroy B. Truitt |
| Vice President | J. Townsend Tubbs |
| Vice President and Secretary | A. Carlton Moore |
| Vice President and Branch Manager | Clayton L. Ringler |
| Secretary | Paul A. Lynch |
| Cashier | Robert E. Dickerson |
| Cashier | Jeanette K. Scott |
| Operations Officer | Nancy E. McCabe |
| Auditor | B. Philip Lynch |
| Asst. Vice President and Trust Officer | Russell D. Brittingham |
| Asst. Vice President and Security Officer | D. Brent Hurley |
| Asst. Secretary, Personnel Officer and Loan Officer | Janet L. McCabe |
| Asst. Secretary and Branch Manager | Geraldine H. Cobb |
| Asst. Cashier | Shirley M. Tedley |
| Asst. Cashier | Ralph A. Mills |
| Asst. Cashier | Rena H. Evans |
| Asst. Trust Officer | Agnes G. Hitchens |

### DIRECTORS

| | |
|---|---|
| Thurman Adams, Jr. | Paul A. Lynch |
| Eugene Bunting | William R. Murray |
| G. Herbert Calhoun | Robert F. Rider |
| Ralph E. Davis | William P. Short, Jr. |
| John C. Hammond | Daisy R. Townsend |
| William A. Law | Preston C. Townsend |
| Edwin L. Layton | Leroy B. Truitt |
| Richard I. Lewis | J. Townsend Tubbs |

## BALTIMORE TRUST COMPANY

MAIN AND CHURCH STREETS

SELBYVILLE, DE 19975 — SUSSEX COUNTY

ORGANIZED 1903

STATEMENT OF JUNE 30, 1981

| ASSETS | | (IN THOUSANDS) |
|---|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | | $ 6,836 |
| U.S. TREASURY SECURITIES | | 4,946 |
| OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS. | | 3,200 |
| OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS | | 6,825 |
| ALL OTHER SECURITIES | | 504 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED | | 16,700 |
| LOANS - NET | | 39,968 |
| BANK PREMISES, FURNITURE AND FIXTURES | | 1,027 |
| REAL ESTATE OWNED OTHER THAN BANK PREMISES | | 18 |
| ALL OTHER ASSETS | | 828 |
| TOTAL ASSETS | | $ 80,852 |
| **LIABILITIES** | | |
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | $ 17,847 |
| TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | 49,078 |
| DEPOSITS OF U. S. GOVERNMENT | | 139 |
| DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS | | 369 |
| CERTIFIED AND OFFICERS' CHECKS | | 654 |
| TOTAL DEPOSITS | 68,087 | |
| (A) TOTAL DEMAND DEPOSITS | 18,956 | |
| (B) TOTAL TIME AND SAVINGS DEPOSITS | 49,131 | |
| FEDERAL FUNDS PURCHASED AND SECURITIES SOLD | | 3,080 |
| ALL OTHER LIABILITIES | | 1,084 |
| TOTAL LIABILITIES | | 72,251 |
| **EQUITY CAPITAL** | | |
| COMMON STOCK - TOTAL PAR VALUE | | 200 |
| SURPLUS | | 4,000 |
| UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES | | 4,401 |
| TOTAL EQUITY CAPITAL | | 8,601 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | $ 80,852 |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

3 BRANCH LOCATIONS IN SUSSEX COUNTY

## BANK OF DELAWARE

### OFFICERS

CHAIRMAN OF THE BOARD & CHIEF EXECUTIVE OFFICER
PRESIDENT
EXECUTIVE VICE PRESIDENT
SENIOR VICE PRESIDENT
SENIOR VICE PRESIDENT
SENIOR VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT & FISCAL OFFICER
VICE PRESIDENT & SR. TRUST INVESTMENT OFFICER
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT & TRUST OFFICER
VICE PRESIDENT & TREASURER
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT & PERSONNEL OFFICER
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
SECRETARY
COMPTROLLER
AUDITOR
RESIDENT COUNSEL

JEREMIAH P. SHEA
DAVID MCMILLAN
JOHN J. CORRIGAN
LAWRENCE T. ALFORD
HUGH A. GEORGE
FRANCIS J. KARPINSKI
ROBERT U. ALTEMUS, JR.
GILBERT L. ANDERSON
LEO F. BRENNAN
JOSEPH K. CHAMPNESS
ISAAC G. CLEAVER, II
GEORGE W. FORBES, III
BRICE M. HICKMAN
ROBERT T. HUGHES
RICHARD L. JOHNSTON
WILLIAM H. KENT
JAMES E. KITCHEN
EDGAR B. LORING
WILLIAM M. LOWTHER
JOSEPH A. LUCCHESI
EDWARD F. MASSAGLIA
JOHN A. MCKENNA
CALVERT A. MORGAN, JR.
EDWIN J. MORRIS
MICHAEL O. PRENDERGAST
ENOCH S. RICHARDS, JR.
ROBERT B. RICKARDS
JOHN T. SHANNON
JOHN A. SHINN, JR.
E. RICHMOND STEELE, JR.
DAVIS H. TRUAX
JOSEPH N. SGROI, JR.
FRANCIS A. LAZARCZYK, JR.
ANDREW A. ROMANO
EDWARD L. BURGE

### DIRECTORS

DAVID K. BARNES
CHARLES D. BROLL
EDMUND N. CARPENTER, II
WILLIAM G. COPELAND
JOHN P. CORNELL
ELEANOR D. CRAIG
EUGENE DISABATINO
W. COLEMAN EDGAR
FOSTER S. FRIESS
HUDSON E. GRUWELL
BERNARD HESSLER, JR.
THOMAS J. MALONEY
WILLIAM D. PATTERSON
CHARLES B. REEDER
WILLIAM P. RICHARDSON
HARVEY J. TAUFEN
BENJAMIN VINTON, JR.
J. REESE WHITE
WILLARD T. WHITE, JR.
HARRY DAVID ZUTZ

## BANK OF DELAWARE

300 Delaware Avenue

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1885

STATEMENT OF JUNE 30, 1981

| ASSETS | (In Thousands) |
|---|---|
| Cash and Due from Depository Institutions | $ 76,270 |
| U.S. Treasury Securities | 40,502 |
| Obligations of other U. S. Gov. Agencies & Corps. | 31,074 |
| Obligations of States & Political Subdivisions | 91,507 |
| Other Bonds, Notes, & Debentures | 12,132 |
| Corporate Stock | 12,631 |
| Federal Funds Sold and Securities Purchased | 27,100 |
| Loans - Net | 456,050 |
| Lease Financing Receivables | 4,679 |
| Bank Premises, Furniture & Fixtures | 12,237 |
| Real Estate Owned other than Bank Premises | 142 |
| Customers' Liability to Bank | 382 |
| Other Assets | 14,991 |
| TOTAL ASSETS | $ 779,697 |

| LIABILITIES | | |
|---|---|---|
| Demand Deposits of Indivs., Ptnships., & Corps. | | $ 155,166 |
| Time & Savings Deposits of Indivs., Ptnships., & Corps. | | 466,224 |
| Deposits of U. S. Government | | 994 |
| Deposits of States and Political Subdivisions | | 5,232 |
| Deposits of Commercial Banks | | 783 |
| Certified and Officers' Checks | | 3,643 |
| TOTAL DEPOSITS | 632,042 | |
| (A) Total Demand Deposits | 160,996 | |
| (B) Total Time & Savings Deposits | 471,046 | |
| Federal Funds Purchased & Securities Sold | | 58,890 |
| Interest-bearing Demand Notes | | 11,389 |
| Other Liabilities for Borrowed Money | | 35 |
| Bank's Liability on Acceptances | | 382 |
| Other Liabilities | | 22,148 |
| TOTAL LIABILITIES | | 724,886 |

| EQUITY CAPITAL | |
|---|---|
| Common Stock - Total Par Value | 13,000 |
| Surplus | 19,000 |
| Undivided Profits | 22,811 |
| TOTAL EQUITY CAPITAL | 54,811 |
| TOTAL LIABILITIES & EQUITY CAPITAL | $ 779,697 |

Member of Federal Deposit Insurance Corporation

31 Statewide Branch Locations

## THE CLAYTON BANK AND TRUST COMPANY

### OFFICERS

| | |
|---|---|
| CHAIRMAN OF THE BOARD | JOHN H. ROTH, SR. |
| PRESIDENT AND TRUST OFFICER | WILLIAM H. WALTERS |
| VICE PRESIDENT | ERNEST F. SMITH |
| SECRETARY | CLARENCE S. COLLINS, JR. |
| CASHIER | PEARL E. COLE |
| ASSISTANT CASHIER | JOANNA A. COVERDALE |

### DIRECTORS

| | |
|---|---|
| ROBERT M. BIGER | JOHN J. ROTH, SR. |
| BEULAH S. BLENDT | ERNEST F. SMITH |
| CLARENCE S. COLLINS, JR. | WILLIAM H. VAUGHN |
| ALBERT J. PLEASANTON | WILLIAM H. WALTERS |

WILLIAM H. WILLIS, JR.

## THE CLAYTON BANK AND TRUST COMPANY

MAIN STREET

CLAYTON, DE 19938 — KENT COUNTY

ORGANIZED 1913

STATEMENT OF JUNE 30, 1981

| ASSETS | (In Thousands) |
|---|---|
| Cash and Due from Depository Institutions | $ 751 |
| U. S. Treasury Securities | 581 |
| Federal Funds Sold and Securities Purchased | 2,700 |
| Loans - Net | 6,760 |
| Bank Premises, Furniture & Fixtures | 77 |
| Real Estate Owned | 2 |
| All other Assets | 7 |
| TOTAL ASSETS | $ 10,878 |
| **LIABILITIES** | |
| Demand Deposits of Indivs., Ptnships., & Corps. | $ 2,024 |
| Time & Savings Deposits of Indivs., Ptnships., & Corps. | 7,526 |
| Deposits of U. S. Government | 2 |
| Deposits of States and Political Subdivisions | 53 |
| Certified and Officers' Checks | 52 |
| TOTAL DEPOSITS 9,657 | |
| (A) Total Demand Deposits 2,087 | |
| (B) Total Time and Savings Deposits 7,570 | |
| All other Liabilities | 38 |
| TOTAL LIABILITIES | 9,695 |
| EQUITY CAPITAL | |
| Common Stock - Total Par Value | 200 |
| Surplus | 200 |
| Undivided Profits and Reserve for Contingencies | 783 |
| TOTAL EQUITY CAPITAL | 1,183 |
| TOTAL LIABILITIES & EQUITY CAPITAL | $ 10,878 |

Member of the Federal Deposit Insurance Corporation

## DELAWARE TRUST COMPANY

### OFFICERS

| | |
|---|---|
| Chairman of the Board & Chief Executive Officer | J. H. Tyler McConnell |
| Vice Chairman of the Board | William C. Lickle |
| President & Chief Operating Officer | John F. Porter, III |
| Executive Vice President & Secretary | Bryan S. Colbourn |
| Senior Vice President - Loan Executive | John C. Goodman |
| Executive Vice President & Chief Financial Officer | Philip W. Seibold |
| Executive Vice President | William L. Rhoads, III |
| Senior Vice President | M. Daniel Daudon |
| Senior Vice President | John F. Downham |
| Senior Vice President | David C. Rittenhouse |
| Senior Vice President | W. Laird Stabler, Jr. |
| Senior Vice President | George V. Wood |
| Senior Vice President & Economist | Rolf F. Eriksen |
| Senior Vice President - Loan Administration | Walter J. Durham, Jr. |
| Senior Vice President - Banking Centers & Operations | Kemp A. Wright |
| Vice President | David W. Balot |
| Vice President | George M. Fisher, IV |
| Vice President | Leon G. Lockerman |
| Vice President | Alexis O. Thielens |
| Vice President & Controller | David H. Macke |
| Vice President | Richard G. Bevan |
| Vice President | Ralph L. Baldwin |
| Vice President | William A. Corbishley |
| Vice President | Fred Frear |
| Vice President | Anthony Higgins |
| Vice President | Ross C. Iudica |
| Vice President | Karl L. Johnston |
| Vice President | Edmund N. Livingston, Jr. |
| Vice President | James M. Mundy |
| Vice President | James J. Riley |
| Vice President | Fred C. Sears, II |
| Vice President | Robert K. Shadduck |
| Vice President | H. Reese Wilson |
| Vice President | F. Samuel Wilcox, III |
| Vice President | William G. Killinger |
| Vice President | Arloe R. Olsen, Jr. |
| Vice President | Angelo R. Palombi |
| Vice President & Treasurer | Douglas R. Wehr |
| Vice President | David J. Coll, Jr. |
| Vice President | Harold I. Woodward, Jr. |
| Vice President | Donald R. Williams |
| Vice President | A. Kirk Mearns, Jr. |
| Vice President | Mary Cleeve Rittenhouse |
| Vice President | John J. von Reider |
| Vice President | William N. McDonald, III |
| Vice President | Hugh D. Leahy, Jr. |
| Vice President | E. Matthew Brown |
| Auditor | Edward B. Spangenberg |

### DIRECTORS

| | |
|---|---|
| David F. Anderson | Irenee duPont May |
| Robert P. Barnett | J. H. Tyler McConnell |
| Arthur G. Connolly, Jr. | Irving Morris |
| Bruce M. Donaldson | W. Duncan Patterson |
| William duPont, III | Blaine T. Phillips |
| Alexander F. Giacco | John F. Porter, III |
| Joseph F. Hullihan | W. Glasgow Reynolds |
| John T. Jackson | William L. Rhoads, III |
| Walter J. Laird, Jr. | Robert J. Richardson |
| William C. Lickle | W. Fred Robinson |
| Hart T. Mankin | Philip W. Seibold |
| John M. Martin | George Strawbridge, Jr. |
| E. A. Trabant | |

## DELAWARE TRUST COMPANY

900 MARKET STREET

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

ORGANIZED 1899

STATEMENT OF JUNE 30, 1981

| ASSETS | | (IN THOUSANDS) |
|---|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | | $ 67,619 |
| U. S. TREASURY SECURITIES | | 67,852 |
| OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS. | | 29,960 |
| OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS | | 36,808 |
| CORPORATE STOCK | | 9 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED | | 57,000 |
| LOANS - NET | | 307,711 |
| BANK PREMISES, FURNITURE & FIXTURES | | 12,940 |
| REAL ESTATE OWNED OTHER THAN BANK PREMISES | | 156 |
| OTHER ASSETS | | 10,568 |
| TOTAL ASSETS | | $ 590,623 |
| **LIABILITIES** | | |
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | $ 139,049 |
| TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | 352,978 |
| DEPOSITS OF UNITED STATES GOVERNMENT | | 723 |
| DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS | | 1,010 |
| DEPOSITS OF COMMERCIAL BANKS | | 127 |
| CERTIFIED AND OFFICERS' CHECKS | | 6,554 |
| TOTAL DEPOSITS | 500,441 | |
| (A) TOTAL DEMAND DEPOSITS | 146,808 | |
| (B) TOTAL TIME AND SAVINGS DEPOSITS | 353,633 | |
| FEDERAL FUNDS PURCHASED & SECURITIES SOLD | | 36,565 |
| OTHER LIABILITIES | | 15,897 |
| TOTAL LIABILITIES | | 552,903 |
| **EQUITY CAPITAL** | | |
| COMMON STOCK - TOTAL PAR VALUE | | 2,000 |
| SURPLUS | | 25,000 |
| UNDIVIDED PROFITS | | 10,720 |
| TOTAL EQUITY CAPITAL | | 37,720 |
| TOTAL LIABILITIES & EQUITY CAPITAL | | $ 590,623 |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

28 STATEWIDE BRANCH LOCATIONS

## FARMERS BANK OF THE STATE OF DELAWARE

### OFFICERS

| | |
|---|---|
| Chairman of the Board & Chief Executive Officer | Donald E. Cielewic |
| President & Chief Operating Officer | Robert C. Allen |
| Senior Vice President | Donald A. Jones |
| Senior Vice President | Edward J. Mulvihill |
| Senior Vice President | Gordon A. Pfeiffer |
| Senior Vice President & Treasurer | John C. Poplos |
| Senior Vice President & General Counsel | Stuart T. Saunders |
| Vice President & Controller | A. Wesley Bryan |
| Vice President | James D. Weiss, Jr. |
| Corporate Secretary | Patricia Molinari |

### DIRECTORS

| | |
|---|---|
| Robert C. Allen | Robert Cole |
| John S. Barry | Garret B. Lyons |
| Alexis I. duPont Bayard | Carl DeMartino |
| James Beebe, Jr., M.D. | Arden B. Engebretsen |
| Courtland A. Bell, Jr. | Wilter L. Gore |
| Eugene D. Bookhammer | W. Charles Paradee, Jr. |
| Robert D. Burris | William A. Park |
| Betty L. Chambers | Bruce M. Stargatt |
| Donald E. Cielewich | John G. Townsend, II |

## FARMERS BANK OF THE STATE OF DELAWARE

8 Loockerman Street

DOVER, DE 19901 — KENT COUNTY

Organized 1807

STATEMENT OF JUNE 30, 1981

| ASSETS | | (In Thousands) |
|---|---|---|
| Cash and Due from Depository Institutions | | $ 112,040 |
| U. S. Treasury Securities | | 35,702 |
| Obligations of other U. S. Gov. Agencies & Corps. | | 86,011 |
| Obligations of States and Political Subdivisions | | 7,040 |
| Other Bonds, Notes and Debentures | | 19,335 |
| Corporate Stock | | 15 |
| Federal Funds Sold and Securities Purchased | | 6,900 |
| Loans - Net | | 186,950 |
| Bank Premises, Furniture & Fixtures | | 8,646 |
| Real Estate Owned other than Bank Premises | | 1,494 |
| Customers' Liability to this Bank | | 839 |
| Other Assets | | 8,813 |
| TOTAL ASSETS | | $ 473,785 |
| **LIABILITIES** | | |
| Demand Deposits of Indivs., Ptnships., & Corps. | | $ 63,936 |
| Time & Savings Deposits of Indivs., Ptnships., & Corps. | | 176,617 |
| Deposits of United States Government | | 302 |
| Deposits of States and Political Subdivisions | | 169,571 |
| Deposits of Commercial Banks | | 9 |
| Certified and Officers' Checks | | 3,035 |
| TOTAL DEPOSITS | 413,470 | |
| (A) Total Demand Deposits | 224,712 | |
| (B) Total Time & Savings Deposits | 188,758 | |
| Federal Funds Purchased and Securities Sold | | 8,157 |
| Mortgage Indebtedness and Liability for Leases | | 3,410 |
| Bank's Liability on Acceptances | | 839 |
| Other Liabilities | | 7,180 |
| TOTAL LIABILITIES | | 433,056 |
| **EQUITY CAPITAL** | | |
| Preferred Stock - Total Par Value | | 20,000 |
| Common Stock - Total Par Value | | 4,887 |
| Surplus | | 10,658 |
| Undivided Profits | | 5,184 |
| TOTAL EQUITY CAPITAL | | 40,729 |
| TOTAL LIABILITIES & EQUITY CAPITAL | | $ 473,785 |

Member of Federal Deposit Insurance Corporation

27 Statewide Branch Locations

## THE FELTON BANK

### OFFICERS

| | |
|---|---|
| PRESIDENT | VIRGIL N. JARRELL |
| 1ST VICE PRESIDENT | LEON C. DONOVAN |
| 2ND VICE PRESIDENT | PAUL B. HUGHES, SR. |
| SECRETARY | MORRIS L. TURNER, D.D.S. |
| TREASURER | ALBERT D. WARREN |
| CASHIER & ASSISTANT SECRETARY | LOUISE O. BIDDLE |
| ASSISTANT CASHIER | FREDA W. KELLEY |

### DIRECTORS

| | |
|---|---|
| LOUISE O. BIDDLE | VIRGIL N. JARRELL |
| LEON C. DONOVAN | MORRIS L. TURNER, D.D.S. |
| PAUL B. HUGHES, SR. | ALBERT D. WARREN |

## THE FELTON BANK

MAIN STREET

FELTON, DE 19943 — KENT COUNTY

ORGANIZED 1917

STATEMENT OF JUNE 30, 1981

| ASSETS | (IN THOUSANDS) |
|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | $ 544 |
| U.S. TREASURY SECURITIES | 20 |
| OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS. | 205 |
| OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS | 573 |
| ALL OTHER SECURITIES | 124 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED | 1,300 |
| LOANS - NET | 3,700 |
| BANK PREMISES, FURNITURE AND FIXTURES | 60 |
| ALL OTHER ASSETS | 15 |
| TOTAL ASSETS | $ 6,541 |
| **LIABILITIES** | |
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | $ 1,292 |
| TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | 4,221 |
| DEPOSITS OF U.S. GOVERNMENT | 3 |
| DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS | 132 |
| CERTIFIED AND OFFICERS' CHECKS | 12 |
| TOTAL DEPOSITS 5,660 | |
| (A) TOTAL DEMAND DEPOSITS 1,352 | |
| (B) TOTAL TIME AND SAVINGS DEPOSITS 4,308 | |
| ALL OTHER LIABILITIES | 13 |
| TOTAL LIABILITIES | 5,673 |
| **EQUITY CAPITAL** | |
| COMMON STOCK - TOTAL PAR VALUE | 50 |
| SURPLUS | 150 |
| UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES | 668 |
| TOTAL EQUITY CAPITAL | 868 |
| TOTAL LIABILITIES & EQUITY CAPITAL | $ 6,541 |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

## GREENWOOD TRUST COMPANY

### OFFICERS

| | |
|---|---|
| PRESIDENT | JOHN R. LYONS |
| VICE PRESIDENT | A. STANLEY CAHALL |
| SECRETARY AND TREASURER | NELSON W. MEREDITH |
| ASSISTANT SECRETARY AND TREASURER | NORMAN C. HAMSTEAD |
| CASHIER | RICHARD A. BEAUCHAMP |
| ASSISTANT CASHIER | SHIRLEY A. LOOCKERMAN |

### DIRECTORS

| | |
|---|---|
| A. STANLEY CAHALL | JOHN R. LYONS |
| KEITH H. CARLISLE | NELSON W. MEREDITH |
| NORMAN C. HAMSTEAD | HENRY W. PETERS |

C. BUELL SCHULZE

## GREENWOOD TRUST COMPANY

MARKET STREET

GREENWOOD, DE 19950 P.O. BOX C SUSSEX COUNTY

ORGANIZED 1911

STATEMENT OF JUNE 30, 1981

| ASSETS | | (IN THOUSANDS) |
|---|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | | $ 451 |
| U. S. TREASURY SECURITIES | | 1,200 |
| ALL OTHER SECURITIES | | 23 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED | | 1,400 |
| LOANS - NET | | 4,065 |
| BANK PREMISES, FURNITURE AND FIXTURES | | 223 |
| ALL OTHER ASSETS | | 27 |
| TOTAL ASSETS | | $ 7,395 |
| **LIABILITIES** | | |
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | $ 1,563 |
| TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | 4,672 |
| DEPOSITS OF UNITED STATES GOVERNMENT | | 7 |
| DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS | | 243 |
| CERTIFIED AND OFFICERS' CHECKS | | 29 |
| TOTAL DEPOSITS | 6,516 | |
| (A) TOTAL DEMAND DEPOSITS | 1,686 | |
| (B) TOTAL TIME AND SAVINGS DEPOSITS | 4,830 | |
| ALL OTHER LIABILITIES | | 3 |
| TOTAL LIABILITIES | | 6,519 |
| **EQUITY CAPITAL** | | |
| COMMON STOCK - TOTAL PAR VALUE | | 35 |
| SURPLUS | | 425 |
| UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES | | 416 |
| TOTAL EQUITY CAPITAL | | 876 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | $ 7,395 |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

## THE MILFORD TRUST COMPANY

### OFFICERS

| | |
|---|---|
| President | Thomas B. Derrickson |
| Executive Vice President | Samuel M. D. Marshall, Jr. |
| Vice President | George H. Short |
| Vice President | David N. Sills, M.D. |
| Secretary and Treasurer | Norman G. Reynolds |
| Trust Officer and Asst. Secretary & Treasurer | Grace T. Messick |

### DIRECTORS

| | |
|---|---|
| Remsen C. Barnard, III | S. Pennewill Isaacs |
| Herschel W. Billings | Samuel M. D. Marshall, Jr. |
| Thomas B. Derrickson | Howard T. Postles |
| Frank S. Draper | George T. Reed, Jr. |
| Thomas H. Draper | George R. Sheaffer |
| Thomas E. Garbutt | George H. Short |
| Garrett L. Grier | David N. Sills, M.D. |

## THE MILFORD TRUST COMPANY

South Walnut Street
MILFORD, DE 19963 P.O. Box 318 SUSSEX COUNTY

Organized 1901

STATEMENT OF JUNE 30, 1981

| ASSETS | | (In Thousands) |
|---|---|---|
| Cash and Due from Depository Institutions | | $ 1,368 |
| U. S. Treasury Securities | | 2,255 |
| Obligations of other U.S. Gov. Agencies & Corps. | | 3,300 |
| Obligations of States & Political Subdivisions | | 1,768 |
| All other Securities | | 693 |
| Federal Funds Sold & Securities Purchased | | 4,000 |
| Loans - Net | | 14,550 |
| Bank Premises, Furniture & Fixtures | | 124 |
| Investments in Unconsolidated Subsidiaries | | 1 |
| Other Assets | | 17 |
| TOTAL ASSETS | | $ 28,076 |
| **LIABILITIES** | | |
| Demand Deposits of Indivs., Ptnships., & Corps. | | $ 4,358 |
| Time & Savings Deposits of Indivs., Ptnships., & Corps. | | 19,686 |
| Deposits of United States Government | | 127 |
| Deposits of States and Political Subdivisions | | 115 |
| Certified and Officers' Checks | | 39 |
| TOTAL DEPOSITS | 24,325 | |
| (A) Total Demand Deposits | 4,626 | |
| (B) Total Time & Savings Deposits | 19,699 | |
| All other Liabilities | | 438 |
| TOTAL LIABILITIES | | 24,763 |
| **EQUITY CAPITAL** | | |
| Common Stock - Total Par Value | | 200 |
| Surplus | | 1,000 |
| Undivided Profits & Reserve for Contingencies | | 2,113 |
| TOTAL EQUITY CAPITAL | | 3,313 |
| TOTAL LIABILITIES & EQUITY CAPITAL | | $ 28,076 |

Member of Federal Deposit Insurance Corporation

## PEOPLES BANK & TRUST COMPANY

### OFFICERS

| | |
|---|---|
| Chairman of the Board | Elbert N. Carvel |
| Vice Chairman of the Board | John O. Williams |
| President & Chief Executive Officer | Frederick M. Dawson |
| Senior Vice President & Chief Operating Officer | James W. Wright |
| Senior Vice President, Assistant Secretary and Assistant Treasurer | Joseph J. Cloud, Jr. |
| Secretary | E. D. Baumgartner |
| Senior Vice President | Richard E. Coning |
| Vice President | Roger L. Goddu |
| Vice President | Harry D. Pearce |
| Assistant Vice President & Controller | Paul H. Baldwin |
| Assistant Vice President & Assistant Secretary | James M. Carney |
| Assistant Secretary | Elmer H. Reynolds |
| Assistant Secretary | Harold J. Robinson |
| Assistant Secretary | A. Joseph Atz |
| Assistant Secretary | Nicoletta Paloni |
| Assistant Treasurer | Sandra Neiffer |

### DIRECTORS

| | |
|---|---|
| Edgar D. Baumgartner, Esquire | Frederick M. Dawson |
| J. Caleb Boggs | George R. Evans |
| Charles W. Bower | James H. Gilliam, Jr., Esquire |
| Elbert N. Carvel | James D. McGinnis |
| Finn M.W. Caspersen, Esquire | Mrs. Glenn E. Paton |
| H. James Conaway, Jr. | Henry Topel |

John D. Williams

## PEOPLES BANK & TRUST COMPANY

1300 Market Street
WILMINGTON, DE 19899 Organized 1952 NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1981

| ASSETS | | (In Thousands) |
|---|---|---|
| Cash and Due from Depository Institutions | | $ 5,751 |
| U. S. Treasury Securities | | 4,475 |
| Obligations of other U.S. Gov. Agencies & Corps. | | 895 |
| Obligations of States and Political Subdivisions | | 1,320 |
| Federal Funds Sold and Securities Purchased | | 2,400 |
| Loans - Net | | 20,974 |
| Bank Premises, Furniture and Fixtures | | 1,040 |
| All other Assets | | 765 |
| TOTAL ASSETS | | $ 37,620 |
| **LIABILITIES** | | |
| Demand Deposits of Indivs., Ptnships., & Corps. | | $ 11,549 |
| Time and Savings Deposits of Indivs., Ptnships., & Corps. | | 15,799 |
| Deposits of United States Government | | 30 |
| Deposits of States and Political Subdivisions | | 461 |
| Certified and Officers' Checks | | 2,259 |
| TOTAL DEPOSITS | 30,098 | |
| (A) Total Demand Deposits | 13,913 | |
| (B) Total Time & Savings Deposits | 16,185 | |
| Interest-bearing Demand Notes | | 2,294 |
| All other Liabilities | | 385 |
| TOTAL LIABILITIES | | 32,777 |
| **EQUITY CAPITAL** | | |
| Common Stock - Total Par Value | | 1,000 |
| Surplus | | 1,500 |
| Undivided Profits & Reserve for Contingencies | | 2,343 |
| TOTAL EQUITY CAPITAL | | 4,843 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | $ 37,620 |

Member of Federal Deposit Insurance Corporation

6 Branch Locations in New Castle & Kent Counties

## THE PEOPLES BANK OF HARRINGTON

### OFFICERS

| | |
|---|---|
| PRESIDENT | J. EDWARD TAYLOR |
| 1ST VICE PRESIDENT | JEHU F. CAMPER |
| 2ND VICE PRESIDENT | CHARLES L. PECK, JR. |
| SECRETARY | CALVERT A. MORGAN, |
| EXECUTIVE VICE PRESIDENT & CASHIER | HOWARD S. WAGNER |
| ASSISTANT CASHIER | FRANCES P. GAREY |
| ASSISTANT CASHIER | ROBERT E. EVERLINE |

### DIRECTORS

| | |
|---|---|
| THURMAN G. ADAMS | WILLIAM PASKEY, JR. |
| JEHU F. CAMPER | CHARLES L. PECK, JR. |
| WALTER MESSICK | J. HAROLD SCHABINGER |
| CALVERT A. MORGAN, SR. | GEORGE C. SIMPSON |
| WILLIAM F. PARKER | WILLIAM A. STAFFORD |

J. EDWARD TAYLOR

## THE PEOPLES BANK OF HARRINGTON

CLARK AND HANLEY STS.

HARRINGTON, DE 19952 — KENT COUNTY

ORGANIZED 1905

STATEMENT OF JUNE 30, 1981

| ASSETS | | (IN THOUSANDS) |
|---|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | | $ 1,464 |
| U. S. TREASURY SECURITIES | | 1,860 |
| OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS | | 1,867 |
| ALL OTHER SECURITIES | | 7 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED | | 2,500 |
| LOANS - NET | | 12,452 |
| BANK PREMISES, FURNITURE AND FIXTURES | | 560 |
| REAL ESTATE OWNED OTHER THAN BANK PREMISES | | 53 |
| TOTAL ASSETS | | $ 20,763 |
| **LIABILITIES** | | |
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | $ 3,797 |
| TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | 14,776 |
| DEPOSITS OF U. S. GOVERNMENT | | 15 |
| DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS | | 190 |
| CERTIFIED AND OFFICERS' CHECKS | | 13 |
| TOTAL DEPOSITS | 18,791 | |
| (A) TOTAL DEMAND DEPOSITS | 3,955 | |
| (B) TOTAL TIME & SAVINGS DEPOSITS | 14,836 | |
| INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY | | 30 |
| TOTAL LIABILITIES | | 18,821 |
| **EQUITY CAPITAL** | | |
| COMMON STOCK - TOTAL PAR VALUE | | 250 |
| SURPLUS | | 550 |
| UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES | | 1,142 |
| TOTAL EQUITY CAPITAL | | 1,942 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | $ 20,763 |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

## THE SUSSEX TRUST COMPANY

### OFFICERS

| | |
|---|---|
| Chairman of the Board and President | Robert M. Hoyt |
| Executive Vice President | Robert L. Thompson |
| Vice President and Cashier | Wayne V. Dukes |
| Vice President - Data Processing | John E. McGann |
| Vice President and Treasurer | Harold L. Slatcher |
| Vice President and Trust Officer | Donald C. Studley |
| Vice President and Comptroller | Geraldine B. Taylor |
| Secretary | Linda M. Dukes |
| Assistant Vice President | Gerald W. Chandler |
| Assistant Vice President | Grace E. Hitch |
| Assistant Vice President | William A. Lucks |
| Assistant Vice President | W. Ray Masten |
| Assistant Vice President | Jerry A. Mullins |
| Assistant Vice President | Alma M. Palmer |
| Assistant Vice President | Clifford W. Parsons |
| Assistant Vice President | J. Oneal Pritchett |
| Assistant Vice President | Madeline R. Stango |
| Assistant Vice President | Lewis C. Trivits |
| Trust Officer | Gregory J. Diefenderfer |
| Auditor | Kenneth R. Betts |
| Purchasing Officer | H. Allen Lewis |

### DIRECTORS

John L. Allen, Sr.
John P. Argo
Alfred G. Best
Frank D. Bonsall, Jr.
John L. Briggs
Leon L. Burton
W. Cecil Carpenter
Addie M. Cordrey
William H. Davis
Richard H. Derrickson
Robert E. Dukes
Dr. W. Pierce Ellis
John T. Fisher
Jackie Hickman
Lemuel H. Hickman
George W. Hopkins
Robert M. Hoyt
M. Martin Isaacs
Melvin L. Joseph
Donald L. Kent
Edward A. Madden
Dr. James E. Marvil
John E. McGovern
Ernest E. Megee, Jr.
John E. Messick
George W. Plummer
Wayland H. Rice, Jr.
Edgar Rickards
Henry S. Saunders, Jr.
Francis R. Short
Sam H. Showell, Jr.
Kenneth A. Simpler
Robert L. Thompson
Robert W. Tunnell
Glenn W. Ward
J. Willis Webb
Dr. James C. White
W. Robert Williams
Preston L. Williams, Jr.

## THE SUSSEX TRUST COMPANY

MARKET STREET

LAUREL, DE 1956 SUSSEX COUNTY

ORGANIZED 1[illegible]6

STATEMENT OF JUNE 30, 1981

| ASSETS | (IN THOUSANDS) |
|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | $ 4,020 |
| U. S. TREASURY SECURITIES | 4,459 |
| OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS. | 13,134 |
| OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS | 1[illegible],134 |
| OTHER BONDS, NOTES, AND DEBENTURES | 5,084 |
| FEDERAL FUNDS SOLD & SECURITIES PURCHASED | 500 |
| LOANS - NET | 77,[illegible]50 |
| BANK PREMISES, FURNITURE & FIXTURES | 2,[illegible]70 |
| REAL ESTATE OWNED OTHER THAN BANK PREMISES | 363 |
| OTHER ASSETS | 2,194 |
| TOTAL ASSETS | $ 12[illegible],333 |

| LIABILITIES | | |
|---|---|---|
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | $ 15,401 |
| TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | 82,284 |
| DEPOSITS OF UNITED STATES GOVERNMENT | | 160 |
| DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS | | 1,34[illegible] |
| CERTIFIED AND OFFICERS' CHECKS | | 33[illegible] |
| TOTAL DEPOSITS | 113,577 | |
| (A) TOTAL DEMAND DEPOSITS | 20,064 | |
| (B) TOTAL TIME & SAVINGS DEPOSITS | 93,513 | |
| FEDERAL FUNDS PURCHASED AND SECURITIES SOLD | | 2,12[illegible] |
| MORTGAGE INDEBTEDNESS AND LIABILITY | | 20[illegible] |
| OTHER LIABILITIES | | 1,26[illegible] |
| TOTAL LIABILITIES | | 117,23[illegible] |

| EQUITY CAPITAL | |
|---|---|
| COMMON STOCK - TOTAL PAR VALUE | 59[illegible] |
| SURPLUS | 6,61[illegible] |
| UNDIVIDED PROFITS | 2,104 |
| TOTAL EQUITY CAPITAL | 9,[illegible]04 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | $ 126,33[illegible] |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
10 BRANCH LOCATIONS IN KENT AND SUSSEX COUNTIES

## WILMINGTON TRUST COMPANY

### OFFICERS

HONORARY CHAIRMAN OF THE BOARD — GEORGE F. BISSELL, JR.

CHAIRMAN OF THE BOARD, PRESIDENT & CHIEF EXECUTIVE OFFICER — BERNARD J. TAYLOR, II

SENIOR VICE PRESIDENT & SECRETARY — JOSEPH M. MORAN

SENIOR VICE PRESIDENT & TREASURER — LEONARD W. QUILL

SENIOR VICE PRESIDENT — ARTHUR C. ANNONE

SENIOR VICE PRESIDENT — A. SAMUEL GRAY

SENIOR VICE PRESIDENT — JOHN A. HERDEG

SENIOR VICE PRESIDENT — PAUL F. BUTLER

SENIOR VICE PRESIDENT — ALAN C. KNIGHT

SENIOR VICE PRESIDENT — BRUCE L. MARRA

SENIOR VICE PRESIDENT — HENRY F. ACQUADTTA

SENIOR VICE PRESIDENT — DONALD A. CORKRAN

SENIOR VICE PRESIDENT — GEORGE D. CRAIG

SENIOR VICE PRESIDENT — ALAN E. TONKS

COMPTROLLER — TED T. CECALA

AUDITOR — JACK B. MULLEN

VICE PRESIDENTS:

J. CHRISTOPHER BELL
H. STANLEY BOOTHBY
VICTOR H. BRIDGMAN, III
CHARLES R. CAMPBELL, JR.
FRANKLIN H. COLE
JOSEPH F. DOTO
EDWARD B. DUPONT
WARREN C. ENGLE
ARTHUR C. EPPIHIMER, JR.
MICHAEL J. FEIL
LORIN H. FRYE
JOHN R. GARRETT, JR.
DANIEL D. GOODMAN
DAVID S. GOODHUE
CHARLES H. HACKMAN
RITA M. HARNEY
ROBERT V. A. HARRA, JR.
THOMAS D. HENDERER
DAVID HILLEGAS
LEWIS B. HYMAN, JR.
JOSEPH M. JACOBS
ROBERT B. LANDON
ROBERT A. MATARESE
WALTER P. MCEVILLY
C. R. MCPHERSON, JR.
GEORGE W. NAUMAN
ROBERT W. OGGENFUSS
THOMAS C. PARMENTER
RALPH E. PEARCE, JR.
WILMER H. POWELL
WILLIAM E. REID
ROGER G. REYNOLDS
PAUL E. SHIPLEY
JOSEPH SIENESKI
RICHARD B. SIMON
ALLEN E. SMITH
W. LATIMER SNOWDON, JR.
W. HALSEY SPRUANCE
WILLIAM H. SWARTZ
ROBERT C. TOWNSEND
WALTER H. WHITTAKER
CLARK H. WOOLLEY
BEN P. YOUNG

### DIRECTORS

*CHARLES F. BECHY
GEORGE P. BISSELL, JR.
ROBERT H. BOLLING, JR.
J. BRUCE BREDIN
JOSEPH W. CHINN, JR.
EDWARD W. COOCH, JR.
WILLIAM P. DEELEY
IRENEE DUPONT, JR.
GEORGE P. EDMONDS
*LINDLEY P. FAIRMAN
ROBERT C. FORNEY
CHARLES J. HARRINGTON
JOHN A. HERDEG
BERNARD R. ISAACSON
MARY D. JOHNLIN
W. FREDERICK LAIRD
RODNEY M. LAYTON
CHARLES B. MCCOY
*WALTER D. MERTZ
JOSEPH M. MORAN
*G. BURTON PEARSON, JR.
WILLIAM S. POTTER
JOHN R. RYAN
HUGH R. SHARP, JR.
WALTON H. SIMPSON
BERNARD J. TAYLOR, II
JAMES M. TUNNELL, JR.
*WILLIAM A. WORTH

*ASSOCIATE DIRECTOR

## WILMINGTON TRUST COMPANY

100 WEST 10TH STREET

WILMINGTON, DE 19899 NEW CASTLE COUNTY

ORGANIZED 1903

STATEMENT OF JUNE 30, 1981

| ASSETS | (IN THOUSANDS) |
|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | $ 304,044 |
| U. S. TREASURY SECURITIES | 132,193 |
| OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS. | 134,419 |
| OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS | 73,323 |
| OTHER BONDS, NOTES, AND DEBENTURES | 47,729 |
| CORPORATE STOCK | 141 |
| FEDERAL FUNDS SOLD & SECURITIES PURCHASED | 99,000 |
| LOANS - NET | 590,515 |
| LEASE FINANCING RECEIVABLES | 10,074 |
| BANK PREMISES, FURNITURE, & FIXTURES | 15,339 |
| INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES | 979 |
| OTHER ASSETS | 24,065 |
| TOTAL ASSETS | $ 1,467,717 |

| | | |
|---|---|---|
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | $ 274,326 |
| TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | 648,641 |
| DEPOSITS OF U. S. GOVERNMENT | | 8,243 |
| DEPOSITS OF STATES & POLITICAL SUBDIVISIONS | | 13,236 |
| DEPOSITS OF COMMERCIAL BANKS | | 4,340 |
| CERTIFIED AND OFFICERS' CHECKS | | 4,323 |
| TOTAL DEPOSITS | 954,129 | |
| (A) TOTAL DEMAND DEPOSITS | 294,117 | |
| (B) TOTAL TIME & SAVINGS DEPOSITS | 660,012 | |
| FEDERAL FUNDS PURCHASED & SECURITIES SOLD | | 300,622 |
| INTEREST-BEARING DEMAND NOTES | | 44,337 |
| OTHER LIABILITIES FOR BORROWED MONEY | | 11,777 |
| MORTGAGE INDEBTEDNESS AND LIABILITY | | 364 |
| OTHER LIABILITIES | | 44,361 |
| TOTAL LIABILITIES | | $ 1,382,160 |
| SUBORDINATED NOTES AND DEBENTURES | | 20,000 |
| EQUITY CAPITAL | | |
| COMMON STOCK - TOTAL PAR VALUE | | 12,500 |
| SURPLUS | | 25,000 |
| UNDIVIDED PROFITS | | 48,057 |
| TOTAL EQUITY CAPITAL | | 85,557 |
| TOTAL LIABILITIES & EQUITY CAPITAL | | $ 1,467,717 |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

35 STATEWIDE BRANCH LOCATIONS

# ABSTRACT OF CALL REPORTS

# OF

# NON-DEPOSIT TRUST COMPANIES

ABSTRACT OF CALL REPORTS OF NON-DEPOSIT TRUST COMPANIES
DURING THE YEAR JULY 1, 1980 THROUGH JUNE 30, 1981

| | 6-30-81 (In Thousands) | 3-31-81 (In Thousands) | 12-31-80 (In Thousands) | 9-30-80 (In Thousands) |
|---|---|---|---|---|
| Number of Non-Deposit Trust Companies | 2 | 2 | 2 | 2 |
| ASSETS: | | | | |
| Cash and Due from Depository Institutions | 466 | 63 | 111 | 236 |
| U.S. Treasury Securities | 250 | 250 | 250 | 250 |
| All Other Securities | 272 | 18 | 18 | 212 |
| Trading Account Securities | — | 91 | 131 | — |
| Bank Premises, Furniture and Fixtures | 155 | 139 | 141 | 146 |
| Other Assets | 838,324 | 699,525 | 592,602 | 529,362 |
| TOTAL ASSETS: | $839,967 | $700,086 | $593,253 | $530,206 |
| LIABILITIES: | | | | |
| Other Liabilities | 839,316 | 699,595 | 592,753 | 529,553 |
| TOTAL LIABILITIES: | $839,316 | $699,595 | $592,753 | $529,553 |
| EQUITY CAPITAL: | | | | |
| Common Stock | 402 | 402 | 402 | 402 |
| Surplus | 1 | 1 | 1 | 1 |
| Undivided Profits | 248 | 88 | 97 | 250 |
| TOTAL EQUITY CAPITAL: | $651 | $491 | $500 | $653 |
| TOTAL LIABILITIES & EQUITY CAPITAL: | $839,967 | $700,086 | $593,253 | $530,206 |

# STATEMENTS

# OF

# NON-DEPOSIT TRUST COMPANIES

## AMERICAN GUARANTY & TRUST COMAPNY

### OFFICERS

| | |
|---|---|
| PRESIDENT | ELEUTHERE I. du PONT |
| SENIOR VICE PRESIDENT | MATTHEW D. MASON, III |
| VICE PRESIDENT | CHARLES S. BAKER |
| VICE PRESIDENT & SECRETARY | H. LESTER ARIAIL, JR. |
| VICE PRESIDENT | LOUIS A. AVIOLA, JR. |
| ASSISTANT VICE PRESIDENT | LINDA J. WATSON |
| TREASURER & ASSISTANT SECRETARY | CARL E. VOLT |
| ASSISTANT SECRETARY | MARY B. MACZYNSKI |

### DIRECTORS

| | |
|---|---|
| MATTHEW D. MASON, III | RAYMOND W. HOFMANN |
| ELEUTHERE I. du PONT | RICHARD P. KING |
| FRANCIS I. du PONT | ALAIN R. LINGER |

## AMERICAN GUARANTY & TRUST COMPANY

3801 KENNETT PIKE

WILMINGTON, DE 19807 — NEW CASTLE COUNTY

ORGANIZED 1914

STATEMENT OF JUNE 30, 1981

| ASSETS | (IN THOUSANDS) |
|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | $ 426 |
| U. S. TREASURY SECURITIES | 200 |
| OTHER BONDS, NOTES, & DEBENTURES | 18 |
| BANK PREMISES, FURNITURE AND FIXTURES | 7 |
| OTHER ASSETS | 61,402 |
| TOTAL ASSETS | $ 62,053 |
| **LIABILITIES** | |
| OTHER LIABILITIES | $ 61,806 |
| TOTAL LIABILITIES | 61,806 |
| **EQUITY CAPITAL** | |
| COMMON STOCK - TOTAL PAR VALUE | 202 |
| SURPLUS | 1 |
| UNDIVIDED PROFITS | 44 |
| TOTAL EQUITY CAPITAL | 247 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | $ 62,053 |

## DELAWARE CHARTER GUARANTEE AND TRUST COMPANY

### OFFICERS

| | |
|---|---|
| CHAIRMAN | DANIEL R. BUTLER |
| PRESIDENT | STEPHEN B. TILY, III |
| SECRETARY & ASSISTANT TREASURER | CAROL HILTY DROGE |
| TREASURER | L. PANARIELLO |
| CONTROLLER | ULRIC D. MOORE |
| ASSISTANT SECRETARY | CATHERINE P. BENNETT |
| ASSISTANT TRUST OFFICER | HAROLD F. HENSEL |
| ADMINISTRATIVE OFFICER | LINDA K. JOBSON |
| ASSISTANT AUDIT OFFICER | SUSAN C. RAMSAY |

### DIRECTORS

| | |
|---|---|
| DANIEL R. BUTLER | F. MICHAEL DONOHUE, JR. |
| EDWARD P. CLAYMAN, ESQUIRE | STEPHEN B. TILY, III |

## DELAWARE CHARTER GUARANTEE AND TRUST COMPANY

1305 Lancaster Pike

Wilmington, DE 19805 New Castle County

Organized 1899

Statement of June 30, 1991

| Assets | (In Thousands) |
|---|---|
| Cash and due from depository institutions | $ 40 |
| U. S. Treasury securities | 50 |
| Other bonds, notes, and debentures | 250 |
| Bank premises, furniture and fixtures | 148 |
| Other assets | 777,422 |
| Total assets | $ 777,910 |
| **Liabilities** | |
| Other liabilities | $ 777,510 |
| Total liabilities | 777,510 |
| **Equity capital** | |
| Common stock - Total par value | 200 |
| Undivided profits | 200 |
| Total equity capital | 400 |
| Total liabilities and equity capital | $ 777,910 |

# ABSTRACT OF CALL REPORTS

# OF

# MUTUAL SAVINGS BANKS

ABSTRACT OF CALL REPORTS OF MUTUAL SAVINGS BANKS
DURING THE YEAR JULY 1, 1980 THROUGH JUNE 30, 1981

| | 6-30-81 (In Thousands) | 3-31-81 (In Thousands) | 12-31-80 (In Thousands) | 9-30-80 (In Thousands) |
|---|---|---|---|---|
| Number of Banks & Branches | 26 | 26 | 26 | 26 |
| ASSETS: | | | | |
| Cash and Due from Depository Institutions | 33,364 | 30,032 | 28,372 | 27,533 |
| U.S. Treasury Securities | 81,731 | 72,983 | 53,147 | 44,025 |
| Obligations of States & Political Subdivisions | 29,612 | 29,612 | 29,612 | 23,613 |
| All other Securities | 172,615 | 174,243 | 177,770 | 178,322 |
| Corporate Stock | 40,841 | 46,742 | 47,390 | 47,442 |
| Federal Funds Sold & Securities Purchased | 31,800 | 37,950 | 45,550 | 54,150 |
| Loans - NET | 579,886 | 578,629 | 581,231 | 576,580 |
| Bank Premises, Furniture & Fixtures | 10,493 | 10,484 | 10,329 | 10,239 |
| Real Estate Owned other than Bank Premises | 3,500 | 3,949 | 3,589 | 3,922 |
| Other Assets | 17,607 | 16,319 | 14,372 | 11,305 |
| TOTAL ASSETS: | $1,001,739 | $1,000,843 | $992,162 | $983,936 |
| LIABILITIES: | | | | |
| Demand Deposits of Indivs., Ptnships., & Corps. | 42,201 | 38,952 | 36,794 | 43,703 |
| Time & Savings Deposits of Indivs., Ptnships., & Corps. | 875,510 | 884,715 | 884,102 | 854,566 |
| TOTAL DEPOSITS: | $917,711 | $923,667 | $922,896 | $898,269 |
| Federal Funds Purchased & Securities Sold etc. | | | | |
| Other Liabilities | 20,406 | 13,299 | 6,086 | 24,017 |
| TOTAL LIABILITIES: | $938,117 | $936,966 | $928,982 | $922,286 |
| EQUITY CAPITAL: | | | | |
| Surplus | 54,705 | 52,955 | 50,806 | 50,533 |
| Undivided Profits | (1,747) | 218 | 2,118 | 361 |
| Reserve for Contingencies | 10,704 | 10,704 | 10,256 | 10,256 |
| TOTAL EQUITY CAPITAL: | $63,622 | $63,877 | $63,180 | $61,650 |
| TOTAL LIABILITIES & EQUITY CAPITAL: | $1,001,739 | $1,000,843 | $992,162 | $983,936 |

# STATEMENTS

# OF

# MUTUAL SAVINGS BANKS

## ARTISANS' SAVINGS BANK

### OFFICERS

| | |
|---|---|
| President & Chief Executive Officer | Clyde H. Baylis, Jr. |
| Vice President & Secretary | Stephen G. Harris, Jr. |
| Vice President | Robert R. Castona |
| Vice President & Investment Officer | Francis A. Miller |
| Controller | Gene H. Graham |
| Assistant Vice President | James F. Murphy |
| Assistant Vice President & Assistant Secretary | Nelson D. Clark |
| Treasurer | Stephen C. Nelson |
| Auditor | Joseph E. Salvatore |
| Assistant Treasurer & Assistant Secretary | Mary E. Barnes |
| Assistant Treasurer | David S. Loveland, III |
| Assistant Treasurer | Richard F. Wilson |
| Loan Officer | Frederick R. Wilke |

### DIRECTORS

Clyde H. Baylis, Jr.
William W. Bewley, Jr.
Harry B. Bissell, Jr.
Frank M. Casson
Horace K. Dugdale
John N. Fortner
Stephen G. Harris, Jr.
Sally V. Hawkins
Peter A. Larson
Robert S. Moore, Sr.
Albert A. Poppiti
George J. Prendergast
G. S. Scarborough, Jr.
B. Gary Scott
Donald C. Taylor
Harlan C. Williams

## ARTISANS' SAVINGS BANK

219 West Ninth Street

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1861

STATEMENT OF JUNE 30, 1981

| ASSETS | (In Thousands) |
|---|---|
| Cash and Due from Depository Institutions | $ 3,590 |
| U.S. Treasury, Agency & Corporation Obligations | 17,892 |
| Corporate Bonds | 36,942 |
| Obligations of States & Political Subdivisions | 319 |
| Other Bonds, Notes and Debentures | 2,134 |
| Corporate Stock | 10,029 |
| Federal Funds Sold & Securities Purchased | 7,300 |
| Real Estate Loans - Net | 94,431 |
| Other Loans - Net | 1,160 |
| Bank Premises, Furniture & Fixtures | 1,179 |
| Real Estate Owned other than Bank Premises | 1,048 |
| Other Assets | 2,618 |
| TOTAL ASSETS | $ 178,642 |
| **LIABILITIES** | |
| Savings and Time Deposits | $ 163,554 |
| Demand Deposits | 915 |
| TOTAL DEPOSITS | 164,469 |
| Other Liabilities | 1,228 |
| TOTAL LIABILITIES | 165,697 |
| **SURPLUS ACCOUNTS** | |
| Surplus | 7,000 |
| Undivided Profits | 63 |
| Other Surplus Reserves | 5,882 |
| TOTAL SURPLUS ACCOUNTS | 12,945 |
| TOTAL LIABILITIES & SURPLUS ACCOUNTS | $ 178,642 |

Member of Federal Deposit Insurance Corporation

5 Branch Locations in New Castle and Kent Counties

## WILMINGTON SAVINGS FUND SOCIETY

| | |
|---|---|
| PRESIDENT | N. RUSSELL HARTZELL, JR. |
| SENIOR VICE PRESIDENT | H. SCOTT BERRY |
| SENIOR VICE PRESIDENT | ARTHUR G. HOOPER |
| SENIOR VICE PRESIDENT | WILLIAM H. ROBINSON, SR. |
| SENIOR VICE PRESIDENT | LEROY W. TAYLOR |
| SENIOR VICE PRESIDENT | B. N. WAUGAMAN |
| VICE PRESIDENT | CHARLES A. BENNETT |
| VICE PRESIDENT | DAVID L. BURTON |
| VICE PRESIDENT | FREDERICK J. CLARK |
| VICE PRESIDENT | JOHN E. DILKS, JR. |
| VICE PRESIDENT | ROBERT J. GENTRY |
| VICE PRESIDENT | WILLIAM D. GUTHRIE, SR. |
| VICE PRESIDENT | ROSE MARY G. HILL |
| VICE PRESIDENT | RICHARD L. MURCHISON |
| VICE PRESIDENT | STEPHEN R. TAYLOR |
| COMPTROLLER | WILSON E. SIMPSON |
| TREASURER | AUGUSTINE R. PAPILLO, SR. |
| SECRETARY & RESIDENT COUNSEL | JOHN P. BRADY |
| AUDITOR | F. RONALD SYMES |

### BOARD OF MANAGERS

WESLEY A. ADAMS
STEPHEN R. CLARKE
DUDLEY E. CONNORS
RUSSELL S. DAVIS, JR.
ARTHUR W. DOBBERSTEIN
CARROLL W. GRIFFITH, JR.
N. RUSSELL HARTZELL, JR.
JAMES JULIAN
ARTHUR W. KOFFENBERGER, JR.
RANDALL T. MURRILL, JR.
ROBERT H. PEOPLES
ROBERT L. RICHARDS, JR.
THOMAS C. SHEA
JAMES E. VACHRIS
A. JUDSON WELLS

## WILMINGTON SAVINGS FUND SOCIETY

838 Market Street

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1832

STATEMENT OF JUNE 30, 1981

| ASSETS | (In Thousands) |
|---|---|
| Cash and Due from Depository Institutions | $ 29,774 |
| U. S. Treasury, Agency, & Corporation Obligations | 63,839 |
| Corporate Bonds | 133,539 |
| Obligations of States & Political Subdivisions | 29,233 |
| Corporate Stock | 30,812 |
| Federal Funds Sold & Securities Purchased | 24,500 |
| Real Estate Loans - Net | 469,319 |
| Other Loans - Net | 14,976 |
| Bank Premises, Furniture and Fixtures | 9,304 |
| Real Estate Owned other than Bank Premises | 2,752 |
| Other Assets | 14,989 |
| TOTAL ASSETS | $ 823,097 |
| **LIABILITIES** | |
| Total Savings and Time Deposits | $ 711,956 |
| Total Demand Deposits | 41,286 |
| TOTAL DEPOSITS | 753,242 |
| Other Liabilities | 19,178 |
| TOTAL LIABILITIES | 772,420 |
| **SURPLUS ACCOUNTS** | |
| Surplus | 47,705 |
| Undivided Profits | (1,850) |
| Other Surplus Reserves | 4,822 |
| TOTAL SURPLUS ACCOUNTS | 50,677 |
| TOTAL LIABILITIES & SURPLUS ACCOUNTS | $ 823,097 |

Member of Federal Deposit Insurance Corporation

19 Statewide Branch Locations

# ABSTRACT OF CALL REPORTS

# OF

# NATIONAL BANKS

ABSTRACT OF CALL REPORTS OF NATIONAL BANKS
DURING THE YEAR JULY 1, 1980 THROUGH JUNE 30, 1981

| | 6-30-81 (In Thousands) | 3-31-81 (In Thousands) | 12-31-80 (In Thousands) | 6-30-80 (In Thousands) |
|---|---|---|---|---|
| Number of Banks and Branches | 12 | 12 | 12 | 12 |
| ASSETS: | | | | |
| Cash and Due from Depository Institutions | 8,699 | 10,134 | 8,164 | 7,533 |
| U.S. Treasury Securities | 10,877 | 10,921 | 10,116 | 9,090 |
| Obligations of other U.S. Gov. Agencies & Corps. | 1,703 | 1,594 | 1,701 | 1,357 |
| Obligations of States & Political Subdivisions | 5,416 | 5,095 | 4,838 | 4,521 |
| All other Securities | 451 | 450 | 451 | 451 |
| Federal Funds Sold & Securities Purchased | 17,175 | 11,900 | 13,750 | 10,500 |
| Loans - Net | 53,350 | 52,750 | 53,325 | 55,143 |
| Bank Premises, Furniture & Fixtures | 2,146 | 2,100 | 2,043 | 1,509 |
| Real Estate Owned other than Bank Premises | 118 | 87 | 55 | 340 |
| Other Assets | 1,017 | 991 | 664 | 419 |
| TOTAL ASSETS: | $100,376 | $96,044 | $95,450 | $90,849 |
| LIABILITIES: | | | | |
| Demand Deposits of Indivs., Ptnships., & Corps. | 20,182 | 19,311 | 20,242 | 19,688 |
| Time & Savings Deposits of Indivs., Ptnships., & Corps. | 67,670 | 65,305 | 62,660 | 60,173 |
| Deposits of United States Government | 98 | 134 | 113 | 55 |
| Deposits of States and Political Subdivisions | 293 | 153 | 1,104 | 1,090 |
| Deposits of Commercial Banks | 52 | 59 | 9 | 179 |
| Certified and Officers' checks | 1,257 | 597 | 1,011 | 618 |
| TOTAL DEPOSITS: | $89,437 | $85,402 | $85,139 | $81,803 |
| Federal Funds Purchased & Securities Sold etc. | 142 | 30 | 253 | 150 |
| Interest-Bearing Demand Notes issued to U.S. Treasury | 127 | 141 | 252 | 353 |
| Mortgage Indebtedness and Liability | 18 | 14 | 13 | 18 |
| Other Liabilities | 1,343 | 1,241 | 1,065 | 1,199 |
| TOTAL LIABILITIES: | $91,067 | $86,837 | $86,723 | $83,523 |
| Subordinated Notes & Debentures | 200 | 200 | 200 | 200 |
| EQUITY CAPITAL: | | | | |
| Common Stock | 2,467 | 2,467 | 2,468 | 2,467 |
| Surplus | 2,524 | 2,524 | 2,523 | 2,524 |
| Undivided Profits | 4,118 | 3,996 | 3,536 | 3,523 |
| TOTAL EQUITY CAPITAL: | $9,109 | $8,987 | $8,527 | $8,520 |
| TOTAL LIABILITIES & EQUITY CAPITAL: | $100,376 | $96,044 | $95,450 | $92,249 |

# STATEMENTS

# OF

# NATIONAL BANKS

## COLONIAL NATIONAL BANK

1901 West Fourth Street

Wilmington, DE 19805 Organized 1927 New Castle County

BRANCHES

307-309 Maryland Avenue 200 West Ninth Street
1931 West Fourth Street

OFFICERS

| | |
|---|---|
| Chairman of the Board and President | Abele Minutella |
| Senior Vice President | Jesse W. Samluk |
| Vice President and Cashier | Rose G. Voly |
| Vice President | Edward J. Bennett |
| Assistant Vice President | Charles J. Dayton |
| Assistant Vice President | Margaret S[illegible]owski |
| Assistant Cashier | Lorraine Lloyd |
| Assistant Cashier | Esther Miller |

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1981

| ASSETS | | (In Thousands) |
|---|---|---|
| Cash and Due from Depository Institutions | | $ 1,228 |
| U. S. Treasury Securities | | 3,796 |
| Obligations of other U. S. Gov. Agencies & Corps. | | 200 |
| All other Securities | | 17 |
| Federal Funds Sold and Securities Purchased | | 1,000 |
| Loans - Net | | 3,247 |
| Bank Premises, Furniture and Fixtures | | 168 |
| All other Assets | | 12 |
| TOTAL ASSETS | | $ 9,668 |
| **LIABILITIES** | | |
| Demand Deposits of Indivs., Ptnships., & Corps. | | $ 3,717 |
| Time and Savings Deposits of Indivs., Ptnships., & Corps. | | 5,221 |
| Deposits of United States Government | | 5 |
| Deposits of States and Political Subdivisions | | 1 |
| Certified and Officers' Checks | | 45 |
| TOTAL DEPOSITS | 8,989 | |
| (A) Total Demand Deposits | 3,768 | |
| (B) Total Time and Savings Deposits | 5,221 | |
| All other Liabilities | | 8 |
| TOTAL LIABILITIES | | 8,997 |
| EQUITY CAPITAL | | |
| Common Stock - Total Par Value | | 270 |
| Surplus | | 286 |
| Undivided Profits and Reserve for Contingencies | | 115 |
| TOTAL EQUITY CAPITAL | | 671 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | $ 9,668 |

DIRECTORS

Edward J. Bennett
Abele Minutella
Michael A. Poppiti
Jesse W. Samluk
Rose G. Voly

## THE FIRST NATIONAL BANK OF FRANKFORD

MAIN STREET

FRANKFORD, DE 19945 SUSSEX COUNTY

ORGANIZED 1907

### OFFICERS

| | |
|---|---|
| PRESIDENT | HARRY DUKES, JR. |
| VICE PRESIDENT | RALPH L. HOLLOWAY |
| CASHIER | J. L. HUMMER, JR. |
| ASSISTANT CASHIER | J. L. HUMMER, SR. |
| ASSISTANT CASHIER | LILLIAN D. EVANS |
| ASSISTANT CASHIER | HESTER L. HOLLOWAY |
| SENIOR LOAN OFFICER | PEGGY W. TOOMEY |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1981

| ASSETS | (IN THOUSANDS) |
|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | $ 744 |
| U.S. TREASURY SECURITIES | 49 |
| OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS | 1,919 |
| ALL OTHER SECURITIES | 21 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED | 2,400 |
| LOANS - NET | 8,508 |
| BANK PREMISES, FURNITURE AND FIXTURES | 446 |
| REAL ESTATE OWNED OTHER THAN BANK PREMISES | 2 |
| TOTAL ASSETS | $ 14,089 |

| LIABILITIES | | |
|---|---|---|
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | $ 2,582 |
| TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | 9,792 |
| DEPOSITS OF UNITED STATES GOVERNMENT | | 7 |
| DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS | | 29 |
| CERTIFIED AND OFFICERS' CHECKS | | 135 |
| TOTAL DEPOSITS | 12,545 | |
| (A) TOTAL DEMAND DEPOSITS | 2,753 | |
| (B) TOTAL TIME & SAVINGS DEPOSITS | 9,792 | |
| ALL OTHER LIABILITIES | | 93 |
| TOTAL LIABILITIES | | 12,638 |

| EQUITY CAPITAL | |
|---|---|
| COMMON STOCK - TOTAL PAR VALUE | 350 |
| SURPLUS | 350 |
| UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES | 751 |
| TOTAL EQUITY CAPITAL | 1,451 |
| TOTAL LIABILITIES & EQUITY CAPITAL | $ 14,089 |

### DIRECTORS

HERBERT CALHOUN
BERTHA E. C. DUKES
HARRY H. DUKES, JR.
RALPH L. HOLLOWAY
MARVEL L. LYNCH
CALVIN C. McCOMRICK
NANCY LEE SMOOT
G. HARVEY TINGLE
RUSSELL F. WILGUS

## THE FIRST NATIONAL BANK OF GEORGETOWN

RT. 113 & EDWARDS STREET

GEORGETOWN, DE 19947 P.O. BOX 484 SUSSEX COUNTY

ORGANIZED 1979

OFFICERS

| | |
|---|---|
| CHAIRMAN OF THE BOARD | GERALD W. WILGUS |
| PRESIDENT | GEORGE M. ANDERSON |
| 2ND VICE PRESIDENT & LOAN OFFICER | J. FRANK PERDUE |
| SECRETARY | BARBARA-CHERRIX O'LEARY |
| CASHIER | LYNDA A. STARKEY |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1981

| ASSETS | | (IN THOUSANDS) |
|---|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | | $ 1,004 |
| U. S. TREASURY SECURITIES | | 399 |
| ALL OTHER SECURITIES | | 35 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED | | 950 |
| LOANS - NET | | 2,049 |
| BANK PREMISES, FURNITURE AND FIXTURES | | 565 |
| ALL OTHER ASSETS | | 53 |
| TOTAL ASSETS | | $ 5,055 |
| **LIABILITIES** | | |
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | $ 841 |
| TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | 2,687 |
| DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS | | 20 |
| CERTIFIED AND OFFICERS' CHECKS | | 358 |
| TOTAL DEPOSITS | | |
| (A) TOTAL DEMAND DEPOSITS | 3,906 | |
| (B) TOTAL TIME AND SAVINGS DEPOSITS | 1,199 | |
| | 2,707 | |
| FEDERAL FUNDS PURCHASED AND SECURITIES SOLD | | 142 |
| MORTGAGE INDEBTEDNESS AND LIABILITY | | 18 |
| ALL OTHER LIABILITIES | | 86 |
| TOTAL LIABILITIES | | 4,152 |
| **EQUITY CAPITAL** | | |
| COMMON STOCK - TOTAL PAR VALUE | | 575 |
| SURPLUS | | 575 |
| UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES | | (247) |
| TOTAL EQUITY CAPITAL | | 903 |
| TOTAL LIABILITIES & EQUITY CAPITAL | | $ 5,055 |

DIRECTORS

GEORGE M. ANDERSON
EVERETT T. CONAWAY
ROLAND L. DERICKSON
ROBERT L. HALBROOK
H. WAYNE KRAEER
FLOYD A. MEGEE
RONALD T. MOORE
BARBARA-CHERRIX O'LEARY
GERALD W. WILGUS
GORDON E. WOOD

## THE FIRST NATIONAL BANK OF HARRINGTON

HARRINGTON, DE 19952 — 9 COMMERCE STREET — KENT COUNTY

ORGANIZED 1888

BRANCH

RT. 13 - CANTERBURY

OFFICERS

| | |
|---|---|
| CHAIRMAN OF THE BOARD | BENJAMIN HUGHES, JR. |
| VICE CHAIRMAN | JOHN M. CURTIS |
| EXECUTIVE VICE PRESIDENT & CASHIER | DAVID G. JONES |
| VICE PRESIDENT | JOAN E. QUILLEN |
| VICE PRESIDENT | JOYCE J. KIMMEY |
| ASSISTANT CASHIER | FRANKLIN W. HENDRICKS |
| ASSISTANT CASHIER | BEATRICE WRIGHT |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1981

| ASSETS | | (IN THOUSANDS) |
|---|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | | $ 659 |
| U. S. TREASURY SECURITIES | | 1,948 |
| OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS | | 1,208 |
| ALL OTHER SECURITIES | | 20 |
| FEDERAL FUNDS SOLD AND SECURITIES PURCHASED | | 5,250 |
| LOANS - NET | | 12,539 |
| BANK PREMISES, FURNITURE AND FIXTURES | | 382 |
| ALL OTHER ASSETS | | 53 |
| TOTAL ASSETS | | $ 22,059 |
| **LIABILITIES** | | |
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | $ 3,397 |
| TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | 16,449 |
| DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS | | 125 |
| ALL OTHER DEPOSITS | | 32 |
| CERTIFIED AND OFFICERS' CHECKS | | 121 |
| TOTAL DEPOSITS | 20,124 | |
| (A) TOTAL DEMAND DEPOSITS | 3,640 | |
| (B) TOTAL TIME AND SAVINGS DEPOSITS | 16,484 | |
| INTEREST-BEARING DEMAND NOTES | | 10 |
| ALL OTHER LIABILITIES | | 247 |
| TOTAL LIABILITIES | | 20,381 |
| **EQUITY CAPITAL** | | |
| COMMON STOCK | | 210 |
| SURPLUS | | 470 |
| UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES | | 998 |
| TOTAL EQUITY CAPITAL | | 1,678 |
| TOTAL LIABILITIES & EQUITY CAPITAL | | $ 22,059 |

DIRECTORS

| | | |
|---|---|---|
| WILLIAM M. CHAMBERS, JR. | ERNEST E. KILLEN | WILLIAM W. SHAW, SR. |
| JOHN M. CURTIS | AMOS MINNER | DR. ROBERT H. SMITH |
| C. THARP HARRINGTON | ROBERT H. QUILLEN | FRANK THARP |
| BENJAMIN HUGHES, JR. | JOSEPH T. RICHARDSON | |

## THE FIRST NATIONAL BANK OF WILMINGTON

WILMINGTON, DE 19805 1800 WEST FOURTH STREET NEW CASTLE COUNTY

ORGANIZED 1963

BRANCH

2030 NEW CASTLE AVENUE - NEW CASTLE

OFFICERS

| | |
|---|---|
| CHAIRMAN OF THE BOARD | JOHN P. REALE, SR. |
| VICE CHAIRMAN | HARVEY PORTER |
| PRESIDENT & CHIEF EXECUTIVE OFFICER | RALPH O. WILLIAMS |
| VICE PRESIDENT | RAYMOND J. SMITH |
| ASSISTANT VICE PRESIDENT | E. SHEILA BERMAN |
| CASHIER | WALTER P. SNYDER |
| ASSISTANT CASHIER | DOROTHY M. WILLIAMS |
| ASSISTANT CASHIER | JOHN P. REALE, JR. |

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1981

| ASSETS | (IN THOUSANDS) |
|---|---|
| CASH AND DUE FROM DEPOSITORY INSTITUTIONS | $ 3,156 |
| U. S. TREASURY SECURITIES | 1,453 |
| OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS. | 1,402 |
| OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS | 40 |
| ALL OTHER SECURITIES | 324 |
| FEDERAL FUNDS SOLD & SECURITIES PURCHASED | 3,475 |
| LOANS - NET | 8,329 |
| BANK PREMISES, FURNITURE AND FIXTURES | 129 |
| REAL ESTATE OWNED OTHER THAN BANK PREMISES | 98 |
| ALL OTHER ASSETS | 312 |
| TOTAL ASSETS | $ 18,718 |

| LIABILITIES | | |
|---|---|---|
| DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | $ 3,782 |
| TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS. | | 12,977 |
| DEPOSITS OF U. S. GOVERNMENT | | 11 |
| CERTIFIED AND OFFICERS' CHECKS | | 384 |
| TOTAL DEPOSITS | 17,154 | |
| (A) TOTAL DEMAND DEPOSITS | 4,177 | |
| (B) TOTAL TIME AND SAVINGS DEPOSITS | 12,977 | |
| ALL OTHER LIABILITIES | | 280 |
| TOTAL LIABILITIES | | 17,434 |
| SUBORDINATED NOTES AND DEBENTURES | | 200 |
| EQUITY CAPITAL | | |
| COMMON STOCK - TOTAL PAR VALUE | | 500 |
| SURPLUS | | 280 |
| UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES | | 304 |
| TOTAL EQUITY CAPITAL | | 1,084 |
| TOTAL LIABILITIES & EQUITY CAPITAL | | $ 18,718 |

DIRECTORS

O. FRANCIS BIONDI, ESQUIRE
LEONARD S. DWARES
VINCENT GREGGO
JOHN R. HARDY
GEORGE LIARAKOS
HARVEY PORTER
JOHN P. REALE, SR.
DAVID W. RING
RALPH O. WILLIAMS

## THE FIRST NATIONAL BANK OF WYOMING

120 West Camden-Wyoming Avenue

WYOMING, DE 19934 — KENT COUNTY

Organized 1909

BRANCH

Governors Avenue - Dover

OFFICERS

| | |
|---|---|
| President & Chairman of the Board | C. Fred Fifer |
| Vice Chairman of the Board | W. G. Davis |
| Executive Vice President & Cashier | H. Bernard Lynch |
| Assistant Vice President | Joseph E. Chippie |
| Assistant Cashier | Helen M. Dill |
| Assistant Cashier | Gloria E. Remus |
| Assistant Cashier | Mary E. Benham |
| Assistant Cashier | Lois Walters |
| Assistant Cashier | Paul B. Hughes, Jr |

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1981

| ASSETS | (In Thousands) |
|---|---|
| Cash and Due from Depository Institutions | $ 1,903 |
| U.S. Treasury Securities | 2,432 |
| Obligations of other U.S. Gov. Agencies & Corps. | 101 |
| Obligations of States & Political Subdivisions | 2,449 |
| All other Securities | 34 |
| Federal Funds Sold and Securities Purchased | 4,100 |
| Loans - Net | 18,708 |
| Bank Premises, Furniture and Fixtures | 456 |
| Real Estate Owned other than Bank Premises | 18 |
| All other Assets | 586 |
| TOTAL ASSETS | $ 30,787 |

| LIABILITIES | | |
|---|---|---|
| Demand Deposits of Indivs., Ptnships., & Corps. | | $ 5,863 |
| Time and Savings Deposits of Indivs., Ptnships., & Corps. | | 20,544 |
| Deposits of U.S. Government | | 65 |
| Deposits of States & Political Subdivisions | | 33 |
| Certified and Officers' Checks | | 214 |
| TOTAL DEPOSITS | 26,719 | |
| (A) Total Demand Deposits | 6,161 | |
| (B) Total Time and Savings Deposits | 20,558 | |
| Interest-Bearing Demand Notes | | 117 |
| All other Liabilities | | 629 |
| TOTAL LIABILITIES | | 27,465 |
| EQUITY CAPITAL | | |
| Common Stock - Total Par Value | | 562 |
| Surplus | | 563 |
| Undivided Profits & Reserve for Contingencies | | 2,197 |
| TOTAL EQUITY CAPITAL | | 3,322 |
| TOTAL LIABILITIES & EQUITY CAPITAL | | $ 30,787 |

DIRECTORS

Harold L. Bennett
W. G. Davis
William A. Dawson
C. Fred Fifer
Joseph Jackewicz
H. Bernard Lynch
Peter Nechay

# COMPARATIVE CONSOLIDATED STATEMENT

# OF

# STATE-CHARTERED

# SAVINGS/BUILDING AND LOAN

# ASSOCIATIONS

COMPARATIVE CONSOLIDATED STATEMENT OF
STATE-CHARTERED SAVINGS/BUILDING & LOAN ASSOCIATIONS
AS OF JUNE 30, 1981 AND JUNE 30, 1980

| | 6-30-81 | 6-30-80 | INCREASE (DECREASE) |
|---|---|---|---|
| NUMBER OF ASSOCIATIONS AND BRANCHES | 16 | 18 | (2) |
| ASSETS | | | |
| FIRST MORTGAGE LOANS | 69,913,267 | 68,298,475 | 1,614,792 |
| OTHER LOANS | 4,152,242 | 2,883,368 | 1,268,874 |
| OTHER REAL ESTATE OWNED | 10,442 | 80,193 | (69,751) |
| U.S. GOVERNMENT OBLIGATIONS | 200,573 | 1,018,352 | (817,779) |
| OTHER INVESTMENTS | 3,333,122 | 3,158,711 | 174,411 |
| CASH ON HAND AND IN BANKS | 630,752 | 1,738,883 | (1,108,131) |
| FIXED ASSETS | 763,828 | 910,376 | (146,548) |
| OTHER ASSETS | 556,043 | 814,665 | (258,622) |
| TOTAL ASSETS | $79,560,269 | $78,903,023 | $657,246 |
| LIABILITIES | | | |
| INSTALLMENT STOCK DUES (SERIAL SHARES) | 1,824,349 | 2,598,436 | (774,087) |
| EARNINGS APPORTIONED | 512,287 | 728,528 | (216,241) |
| FULL PAID STOCK | 28,633,317 | 7,313,501 | 21,319,816 |
| INSTALLMENT FULL PAID STOCK | 14,563,983 | 16,572,751 | (2,008,768) |
| UNDIVIDED PROFITS | 1,840,934 | 1,405,678 | 435,256 |
| OTHER CAPITAL ACCOUNTS | 17,828,393 | 35,661,191 | (17,832,798) |
| TOTAL CAPITAL | $65,203,263 | $64,280,085 | $923,178 |
| BORROWED MONEY | 8,364,820 | 8,572,210 | (207,390) |
| LOANS IN PROCESS | 300,095 | 125,114 | 174,981 |
| OTHER LIABILITIES | 2,141,673 | 1,894,678 | 246,995 |
| SPECIFIC RESERVES | 966,618 | 1,280,221 | (313,603) |
| GENERAL RESERVES | 2,583,800 | 2,750,715 | (166,915) |
| TOTAL LIABILITIES | $79,560,269 | $78,903,023 | $657,246 |

# STATEMENTS

# OF

# STATE-CHARTERED

# SAVINGS/BUILDING AND LOAN

# ASSOCIATIONS

## ARDEN BUILDING & LOAN ASSOCIATION

2111 ORLEANS ROAD

ARDEN, DE 19810

NEW CASTLE COUNTY

ORGANIZED 1917

### OFFICERS

| | |
|---|---|
| PRESIDENT | LEON TANZER |
| VICE PRESIDENT | RICHARD FLORSCHUTZ |
| SECRETARY & TREASURER | RAE F. GERSTINE |
| ATTORNEY | JOSEPH GREEN |

### STATEMENT OF JUNE 30, 1981

| ASSETS | |
|---|---|
| FIRST MORTGAGE LOANS | $ 150,581 |
| CASH ON HAND AND IN BANKS | 22,117 |
| TOTAL ASSETS | $ 172,698 |

| LIABILITIES | | |
|---|---|---|
| INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES) | $ 28,695 | |
| EARNINGS APPORTIONED (DISTRIBUTED) | 6,672 | |
| FULL PAID STOCK | 89,600 | |
| UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED) | 11,324 | |
| TOTAL CAPITAL | 136,291 | |
| OTHER LIABILITIES | 1,517 | |
| RESERVE FOR LOSSES ON LOANS | 15,005 | |
| RESERVE FOR CONTINGENCIES | 19,885 | |
| TOTAL LIABILITIES | $ 172,698 | |

| | |
|---|---|
| NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200) | 415 |
| NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $100) | 396 |

### DIRECTORS

SYLVIA ABRAMSON
JOSEPH BELL
WARREN DAVIS
RICHARD FLORSCHUTZ
RAE F. GERSTINE
LEON TANZER
JOSEPH GREEN
RICHARD LEBEIS
HARRY A. RICH
WILBUR SMITH
ARTHUR E. STEVENSON

## BRIDGEVILLE BUILDING & LOAN ASSOCIATION

200 MARKET STREET

BRIDGEVILLE, DE 19933 SUSSEX COUNTY

ORGANIZED 1924

OFFICERS

| | |
|---|---|
| PRESIDENT | THOMAS J. GRAY, JR. |
| VICE PRESIDENT | RALPH E. DAVIS |
| SECRETARY & TREASURER | F. JOSEPH WILLEY |

STATEMENT OF JUNE 30, 1981

| ASSETS | |
|---|---|
| FIRST MORTGAGE LOANS | $ 1,052,258 |
| OTHER LOANS | 38,363 |
| OTHER REAL ESTATE OWNED | 5,500 |
| U. S. GOVERNMENT OBLIGATIONS | 65,597 |
| CASH ON HAND AND IN BANKS | 3,607 |
| OTHER ASSETS | 6,734 |
| TOTAL ASSETS | $ 1,172,059 |

| LIABILITIES | | |
|---|---|---|
| INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES) | | $ 143,465 |
| EARNINGS APPORTIONED (DISTRIBUTED) | | 52,159 |
| FULL PAID STOCK | | 814,700 |
| UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED) | | 21,804 |
| TOTAL CAPITAL | 1,032,128 | |
| BORROWED MONEY | | 28,000 |
| OTHER LIABILITIES | | 1,067 |
| RESERVE FOR LOSSES ON LOANS | | 50,000 |
| RESERVE FOR CONTINGENCIES | | 60,864 |
| TOTAL LIABILITIES | | $ 1,172,059 |

| | |
|---|---|
| NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200) | 2,275 |
| NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $100) | 8,147 |

DIRECTORS

| | |
|---|---|
| RALPH E. DAVIS | ROBERT B. HOPKINS |
| THOMAS J. GRAY, JR. | DONALD L. NELSON |
| RICHARD W. HARRIS | NORMAN G. POWELL |

F. JOSEPH WILLEY

## CLAYTON SAVINGS & LOAN ASSOCIATION

219 CLAYTON AVENUE

CLAYTON, DE 19938 — KENT COUNTY

ORGANIZED 1885

OFFICERS

| | |
|---|---|
| PRESIDENT | JOHN E. KNIGHT, JR. |
| VICE PRESIDENT | RICHARD M. MOOR |
| SECRETARY | BETSY A. ELY |
| TREASURER | EDWARD E. HURD |

STATEMENT OF JUNE 30, 1981

| ASSETS | |
|---|---|
| FIRST MORTGAGE LOANS | $ 257,707 |
| OTHER LOANS | 8,890 |
| OTHER INVESTMENTS | 10,000 |
| CASH ON HAND AND IN BANKS | 27,844 |
| FIXED ASSETS (NET OF DEPRECIATION) | 31 |
| OTHER ASSETS | 134 |
| TOTAL ASSETS | $ 304,606 |

| LIABILITIES | | |
|---|---|---|
| INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES) | | $ 213,201 |
| EARNINGS APPORTIONED (DISTRIBUTED) | | 61,133 |
| UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED) | | 3,785 |
| TOTAL CAPITAL | 278,119 | |
| BORROWED MONEY | | 9,000 |
| OTHER LIABILITIES | | 10 |
| RESERVE FOR CONTINGENCIES | | 17,477 |
| TOTAL LIABILITIES | | $ 304,606 |
| NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200) | | 2,320 |

DIRECTORS

BETSY A. ELY
ALLEN EVERETT
ELMER GOVE
EDWARD E. HURD
JOHN E. KNIGHT, JR.
RICHARD M. MOOR
BRYCE NASH
BARBARA D. PRITCHARD
JAMES T. VAUGHN, JR.
PAULINE WEMPLE

## COMMUNITY BUILDING & LOAN ASSOCIATION

P. O. Box 11

CAMDEN, DE 19934 — KENT COUNTY

ORGANIZED 1923

OFFICERS

| | |
|---|---|
| PRESIDENT | WILLIAM A. DAWSON |
| VICE PRESIDENT | M. FRANCES EVANS |
| SECRETARY & TREASURER | CHARLES E. LISTER |

STATEMENT OF JUNE 30, 1981

| ASSETS | | |
|---|---|---|
| FIRST MORTGAGE LOANS | | $ 81,398 |
| CASH ON HAND AND IN BANKS | | 55,523 |
| TOTAL ASSETS | | $ 136,921 |
| **LIABILITIES** | | |
| INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES) | | $ 92,825 |
| EARNINGS APPORTIONED (DISTRIBUTED) | | 30,193 |
| TOTAL CAPITAL | 123,018 | |
| RESERVE FOR CONTINGENCIES | | 13,903 |
| TOTAL LIABILITIES | | $ 136,921 |
| NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $100) | | 2,320 |

DIRECTORS

| | |
|---|---|
| FREDERIC W. BROWN | CHARLES E. LISTER |
| CALEB BURCHANEL | RALPH LORD |
| WILLIAM DAWSON | JAMES RICHARDSON |
| M. FRANCES EVANS | ROBERT T. WAGNER |

## DELAWARE CITY BUILDING & LOAN ASSOCIATION

SECOND AND CLINTON STREETS

DELAWARE CITY, DE 19706 — NEW CASTLE COUNTY

ORGANIZED 1888

### OFFICERS

| | |
|---|---|
| PRESIDENT | FRANK M. DERRICKSON |
| VICE PRESIDENT | ROBERT A. BECK |
| SECRETARY AND ASSISTANT TREASURER | DAVID A. EASTBURN |
| TREASURER | WILLIAM J. BECK |
| ASSISTANT SECRETARY | ANNA G. WILSON |

### STATEMENT OF JUNE 30, 1981

| ASSETS | |
|---|---|
| FIRST MORTGAGE LOANS | $ 523,513 |
| OTHER LOANS | 3,009 |
| OTHER INVESTMENTS | 15,000 |
| CASH ON HAND AND IN BANKS | 38,496 |
| FIXED ASSETS (NET OF DEPRECIATION) | 8,557 |
| OTHER ASSETS | 481 |
| TOTAL ASSETS | $ 589,056 |

| LIABILITIES | | |
|---|---|---|
| INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES) | | $ 227,982 |
| EARNINGS APPORTIONED (DISTRIBUTED) | | 72,698 |
| FULL PAID STOCK | | 183,250 |
| UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED) | | 12,042 |
| TOTAL CAPITAL | 495,972 | |
| OTHER LIABILITIES | | 1,110 |
| RESERVE FOR LOSSES ON LOANS | | 48,459 |
| RESERVE FOR CONTINGENCIES | | 43,515 |
| TOTAL LIABILITIES | | $ 589,056 |

| | |
|---|---|
| NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200) | 2,897 |
| NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $50) | 3,665 |

### DIRECTORS

ROBERT A. BECK
DAVID A. EASTBURN
RAYMOND A. ELLIOTT
H. BAILEY LESTER, JR.
DAVID L. MONEY, JR.
H. BLAINE MONEY, JR.
LEWIS W. WALKER
ANNA G. WILSON
PATSY S. WILSON

## DELAWARE SAVINGS & LOAN ASSOCIATION

921 ORANGE STREET

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

ORGANIZED 1921

BRANCHES

MIDDLETOWN — PRICES CORNER

OFFICERS

| | |
|---|---|
| CHAIRMAN OF THE BOARD | EDWARD A. BEACOM |
| PRESIDENT AND SECRETARY | RONALD W. BEVAN |
| VICE PRESIDENT | ROBERT C. BARLOW |
| TREASURER | BERNARD J. DANEY |

MEMBER OF THE FEDERAL HOME LOAN BANK
MEMBER OF THE FEDERAL SAVINGS AND LOAN INSURANCE CORP.

STATEMENT OF JUNE 30, 1981

ASSETS

| | |
|---|---|
| FIRST MORTGAGE LOANS | $ 26,345,690 |
| OTHER LOANS | 908,580 |
| OTHER REAL ESTATE OWNED | 4,942 |
| U. S. GOVERNMENT OBLIGATIONS | 134,976 |
| OTHER INVESTMENTS | 1,648,800 |
| CASH ON HAND AND IN BANKS | 167,399 |
| FIXED ASSETS (NET OF DEPRECIATION) | 302,891 |
| OTHER ASSETS | 240,039 |
| TOTAL ASSETS | $ 29,753,317 |

LIABILITIES

| | | |
|---|---|---|
| FULL PAID STOCK | | 127,350 |
| INSTALLMENT FULL PAID STOCK | | 5,286,769 |
| UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED) | | 620,956 |
| OTHER CAPITAL ACCOUNTS | | 17,828,393 |
| TOTAL CAPITAL | 23,863,468 | |
| BORROWED MONEY | | 4,068,800 |
| LOANS IN PROCESS | | 178,795 |
| OTHER LIABILITIES | | 573,282 |
| RESERVE FOR LOSSES ON LOANS | | 17,336 |
| RESERVE FOR CONTINGENCIES | | 1,051,636 |
| TOTAL LIABILITIES | | $ 29,753,317 |

NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $50) 2,547

DIRECTORS

ROBERT C. BARLOW
EDWARD A. BEACOM
RONALD W. BEVAN
WILMER BOUCHELLE
JOSEPH J. BREEN
JOSEPH W. BROSIUS
BERNARD J. DANEY
LEWIS M. HAGERTY
CALVIN J. HARRIS
JOHN E. HEALY, II
W. REESE HITCHENS, SR.
BENJAMIN LLOYD, SR.
ROBERT P. MACLARY
WILLIAM G. MOECKEL
W. CHARLES MONEY
WILSON POWELL
JOHN E. SLY

## GREENWOOD BUILDING & LOAN ASSOCIATION

WEST MARKET STREET

GREENWOOD, DE 19950 — SUSSEX COUNTY

ORGANIZED 1920

### OFFICERS

| | |
|---|---|
| PRESIDENT | NELSON W. MEREDITH |
| VICE PRESIDENT | CHARLES F. JONES |
| SECRETARY & TREASURER | CRAIG E. PRETTYMAN |
| ASSISTANT SECRETARY & TREASURER | CHARLES H. CONAWAY |

STATEMENT OF JUNE 30, 1981

| ASSETS | |
|---|---|
| FIRST MORTGAGE LOANS | $ 1,487,002 |
| OTHER LOANS | 55,605 |
| CASH ON HAND AND IN BANKS | 3,894 |
| FIXED ASSETS (NET OF DEPRECIATION) | 778 |
| OTHER ASSETS | 2,797 |
| TOTAL ASSETS | $ 1,550,076 |

| LIABILITIES | | |
|---|---|---|
| INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES) | | $ 195,407 |
| EARNINGS APPORTIONED (DISTRIBUTED) | | 63,890 |
| FULL PAID STOCK | | 892,400 |
| INSTALLMENT FULL PAID STOCK | | 42,776 |
| UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED) | | 16,979 |
| TOTAL CAPITAL | 1,211,452 | |
| BORROWED MONEY | | 218,500 |
| OTHER LIABILITIES | | 31,859 |
| RESERVE FOR LOSSES ON LOANS | | 4,982 |
| RESERVE FOR CONTINGENCIES | | 83,283 |
| TOTAL LIABILITIES | | $ 1,550,076 |

| | |
|---|---|
| NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $100) | 5,412 |
| NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $100) | 8,924 |

### DIRECTORS

CHARLES H. CONAWAY
CHARLES F. JONES
NELSON W. MEREDITH
R. GERALD PEARSON
HENRY W. PETERS
CRAIG E. PRETTYMAN
ROBERT O. SCHROCK
ALFRED R. SMITH
MARVIN WARNER

## KOSCIUSZKO SAVINGS & LOAN ASSOCIATION

600 South Harrison Street

Wilmington, DE 19805 — New Castle County

Organized 1911

### Officers

| | |
|---|---|
| President | Peter P. Potocki, M.D. |
| Executive Vice President | Raymond S. Babiarz, Jr. |
| Vice President | Wentzell T. Jablonski |
| Secretary-Treasurer | John F. Yasik, Jr. |
| Assistant Secretary | Eleanor J. Conte |
| Assistant Treasurer | Irena M. Brzoska |

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

### Statement of June 30, 1981

| Assets | |
|---|---|
| First Mortgage Loans | $ 8,422,016 |
| Other Loans | 515,222 |
| Cash on Hand and in Banks | 120,738 |
| Fixed Assets (Net of Depreciation) | 224,012 |
| Other Assets | 97,540 |
| TOTAL ASSETS | $ 9,379,528 |

| Liabilities | | |
|---|---|---|
| Full Paid Stock | | $ 4,856,360 |
| Installment Full Paid Stock | | 2,641,268 |
| Undivided Profits (Including Current Earnings not distributed) | | 36,006 |
| TOTAL CAPITAL | 7,533,634 | |
| Borrowed Money | | 1,100,000 |
| Loans in Process | | 10,000 |
| Other Liabilities | | 249,955 |
| Reserve for Losses on Loans | | 292,175 |
| Reserve for Contingencies | | 193,764 |
| TOTAL LIABILITIES | | $ 9,379,528 |
| Number of Serial Shares Outstanding (Par Value $200) | | 2,428 |
| Number of Full Paid Shares Outstanding (Par Value $100) | | 26,412 |

### Directors

John E. Babiarz
Wentzell T. Jablonski
Sigmund Klosiewicz
Joseph M. Kwiatkowski, Esq.
Frank Mlynarczyk
Peter P. Potocki, M.D.
John F. Yasik, Jr.

## LEWES & REHOBOTH BUILDING & LOAN ASSOCIATION

342 Savannah Road

LEWES, DE 19958 SUSSEX COUNTY

Organized 1925

OFFICERS

| | |
|---|---|
| President | Wilson M. Cullum |
| Vice President | Harry W. Lewis |
| Executive Vice President | H. Edward Maull, Sr. |
| Secretary | Charles T. Melson, Jr. |
| Treasurer | Richard M. Ingram |
| Assistant Secretary | Charles T. Melson, III |

STATEMENT OF JUNE 30, 1981

ASSETS

| | |
|---|---|
| First Mortgage Loans | $ 590,542 |
| Other Loans | 8,712 |
| Cash on Hand and in Banks | 3,921 |
| Fixed Assets (Net of Depreciation) | 276 |
| Other Assets | 3,718 |
| TOTAL ASSETS | $ 607,169 |

LIABILITIES

| | | |
|---|---|---|
| Installment Stock Dues Paid In (Serial Shares) | | $ 216,665 |
| Earnings Apportioned (Distributed) | | 60,205 |
| Full Paid Stock | | 149,400 |
| Undivided Profits (Including Current Earnings Not Distributed) | | 32,491 |
| TOTAL CAPITAL | 458,761 | |
| Borrowed Money | | 88,300 |
| Other Liabilities | | 4,648 |
| Reserve for Contingencies | | 55,460 |
| TOTAL LIABILITIES | | $ 607,169 |

| | |
|---|---|
| Number of Serial Shares Outstanding (Par Value $200) | 2,889 |
| Number of Full Paid Shares Outstanding (Par Value $200) | 747 |

DIRECTORS

Bayard V. Coulter
Wilson M. Cullum
William J. Downs
Richard M. Ingram
William A. Joseph
Harry W. Lewis
Charles T. Melson, Jr.
Charles T. Melson, III
Russell B. Mears
H. Edward Maull, Sr.
Dennard F. Quillen

## MARSHALLTON SAVINGS & LOAN ASSOCIATION

1815 Newport Gap Pike

Wilmington, DE 19808 New Castle County

Organized 1922

Effective January 31, 1981, Marshallton Savings and Loan Association merged with Delaware Savings and Loan Association, the resulting organization being Delaware Savings and Loan Association.

# MILFORD BUILDING & LOAN ASSOCIATION

10 N. W. FRONT STREET

MILFORD, DE 19963

KENT COUNTY

ORGANIZED 1869

## OFFICERS

| | |
|---|---|
| PRESIDENT | CALVERT A. MORGAN |
| VICE PRESIDENT | DOLPHUS B. WILKINS |
| SECRETARY | J. WILLIAM WELLS |
| TREASURER | ROY B. KEMP, JR. |

## STATEMENT OF JUNE 30, 1981

### ASSETS

| | |
|---|---|
| FIRST MORTGAGE LOANS | $ 899,220 |
| OTHER LOANS | 36,000 |
| OTHER INVESTMENTS | 107,000 |
| CASH ON HAND AND IN BANKS | 989 |
| FIXED ASSETS (NET OF DEPRECIATION) | 1 |
| OTHER ASSETS | 1,763 |
| TOTAL ASSETS | $1,044,973 |

### LIABILITIES

| | | |
|---|---|---|
| INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES) | | $ 222,978 |
| EARNINGS APPORTIONED (DISTRIBUTED) | | 72,952 |
| FULL PAID STOCK | | 637,800 |
| INSTALLMENT FULL PAID STOCK | | 28,695 |
| TOTAL CAPITAL | 962,425 | |
| OTHER LIABILITIES | | 407 |
| RESERVE FOR CONTINGENCIES | | 82,141 |
| TOTAL LIABILITIES | | $1,044,973 |

| | |
|---|---|
| NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200) | 3,847 |
| NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $200) | 3,189 |

## DIRECTORS

JOHN B. BAKER, M.D.
DAVID A. CLEMENTS, JR.
R. CALVIN CLENDANIEL
ROBERT EMORY, D.D.S.
ROY B. KEMP, JR.
RUSSELL KIRBY
RAYMOND W. MASTEN
CALVERT A. MORGAN
WILLIS ROGERS
MYRON C. WARREN
J. WILLIAM WELLS
DOLPHUS B. WILKINS

## MILTON BUILDING & LOAN ASSOCIATION

P. O. Box 171

MILTON, DE 19968 — SUSSEX COUNTY

ORGANIZED 1923

### OFFICERS

| | |
|---|---|
| PRESIDENT | RALPH DICKERSON |
| VICE PRESIDENT | ARTHUR DORMAN |
| SECRETARY | ANNA C. JOHNSON |
| TREASURER | LEIGHTON RICHARDS |

### STATEMENT OF JUNE 30, 1951

ASSETS

| | | |
|---|---|---|
| FIRST MORTGAGE LOANS | | $ 93,400 |
| OTHER LOANS | | 6,500 |
| CASH ON HAND AND IN BANKS | | 16,017 |
| OTHER ASSETS | | 875 |
| TOTAL ASSETS | | $ 116,792 |

LIABILITIES

| | | |
|---|---|---|
| INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES) | | $ 81,306 |
| EARNINGS APPORTIONED (DISTRIBUTED) | | 21,153 |
| FULL PAID STOCK | | 6,400 |
| UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED) | | (60) |
| TOTAL CAPITAL | 109,399 | |
| RESERVE FOR CONTINGENCIES | | 7,393 |
| TOTAL LIABILITIES | | $ 116,792 |

| | |
|---|---|
| NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200) | 938 |
| NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE $200) | 32 |

### DIRECTORS

RALPH DICKERSON — ARTHUR DORMAN

DAVID DONOVAN — LEIGHTON RICHARDS

ELWOOD WARRINGTON

## NEWPORT BUILDING & LOAN ASSOCIATION

17 North James Street

[illegible]

[illegible]

[illegible]

## NINTH WARD SAVINGS & LOAN ASSOCIATION

400 Delaware Avenue

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

ORGANIZED 1922

OFFICERS

| | |
|---|---|
| PRESIDENT | J. BAYARD CLOUD |
| VICE PRESIDENT | ERNEST J. PEOPLES |
| SECRETARY & TREASURER | GEORGE N. COLE |
| ASSISTANT SECRETARY & TREASURER | DAVID A. JONES |
| ASSISTANT SECRETARY & TREASURER | JOSEPHINE B. MAURO |
| CONTROLLER | RONALD P. CROUCH |

MEMBER OF THE FEDERAL HOME LOAN BANK
MEMBER OF THE FEDERAL SAVINGS & LOAN INSURANCE CORP.

STATEMENT OF JUNE 30, 1981

ASSETS

| | |
|---|---|
| FIRST MORTGAGE LOANS | $ 29,455,101 |
| OTHER LOANS | 2,595,575 |
| OTHER INVESTMENTS | 1,518,800 |
| CASH ON HAND AND IN BANKS | 165,932 |
| FIXED ASSETS (NET OF DEPRECIATION) | 227,282 |
| OTHER ASSETS | 201,364 |
| TOTAL ASSETS | $ 34,125,104 |

LIABILITIES

| | | |
|---|---|---|
| FULL PAID STOCK | | 20,861,107 |
| INSTALLMENT FULL PAID STOCK | | 6,561,807 |
| UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED) | | 1,030,115 |
| TOTAL CAPITAL | 28,453,029 | |
| BORROWED MONEY | | 2,839,220 |
| LOANS IN PROCESS | | 111,300 |
| OTHER LIABILITIES | | 1,277,413 |
| RESERVE FOR LOSSES ON LOANS | | 518,276 |
| RESERVE FOR CONTINGENCIES | | 925,866 |
| TOTAL LIABILITIES | | $ 34,125,104 |

DIRECTORS

J. BAYARD CLOUD
THOMAS B. CLOUD
GEORGE N. COLE
LOUIS J. D'ONOFRIO
ROBERT F. KLIPPEL
ERNEST J. PEOPLES
NICHOLAS VOURAS
WILLIAM F. WEBB

## PEOPLES SAVINGS & LOAN ASSOCIATION

214 South State Street

DOVER, DE 19901 KENT COUNTY

ORGANIZED 1889

On June 2, 1981, the Commissioner approved the terms of the agreement by and between the Wilmington Savings Fund Society, Wilmington, Delaware, and the Peoples Savings and Loan Association, whereby the Wilmington Savings Fund Society would purchase the assets and assume the liabilities of the Peoples Savings and Loan Association.

## TOWNSEND BUILDING & LOAN ASSOCIATION

P. O. Box 48

TOWNSEND, DE 19734

NEW CASTLE COUNTY

ORGANIZED 1914

OFFICERS

| | |
|---|---|
| PRESIDENT | JOHN W. DUKES |
| VICE PRESIDENT | JOHN W. GUESSFORD |
| ASSISTANT VICE PRESIDENT | GEORGE B. SCHREPPLER, JR. |
| SECRETARY | ROSE-JEAN COCHRAN |
| TREASURER | A. WOODALL COCHRAN |
| ASSISTANT TREASURER | JESSE F. WATSON |

STATEMENT OF JUNE 30, 1981

ASSETS

| | | |
|---|---|---|
| FIRST MORTGAGE LOANS | | $ 351,500 |
| OTHER LOANS | | 2,000 |
| CASH ON HAND AND IN BANKS | | 2,045 |
| OTHER ASSETS | | 451 |
| TOTAL ASSETS | | $ 355,996 |

LIABILITIES

| | | |
|---|---|---|
| INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES) | | $ 239,079 |
| EARNINGS APPORTIONED (DISTRIBUTED) | | 71,232 |
| UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED) | | 6,062 |
| TOTAL CAPITAL | 316,373 | |
| BORROWED MONEY | | 13,000 |
| RESERVE FOR LOSSES ON LOANS | | 20,330 |
| RESERVE FOR CONTINGENCIES | | 6,233 |
| TOTAL LIABILITIES | | $ 355,936 |
| NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE $200) | | 4,060 |

DIRECTORS

JULIAN A. BROWN
A. WOODALL COCHRAN
JOHN W. DUKES
JOHN W. GUESSFORD
JESSE F. WATSON
WILLIAM A. HEINOLD
JAMES A. LEE
WOODROW McDONALD
GEORGE B. SCHREPPLER, JR.

# COMPARATIVE

# CONSOLIDATED STATEMENT

# OF

# FEDERALLY-CHARTERED

# SAVINGS AND LOAN ASSOCIATIONS

COMPARATIVE CONSOLIDATED STATEMENT OF
FEDERALLY-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AS OF JUNE 30, 1981 AND JUNE 30, 1980

| | 6-30-81 (In Thousands | 6-30-80 (In Thousands) | Increase (Decrease) |
|---|---|---|---|
| Number of Associations and Branches | 11 | 11 | -0- |
| ASSETS | | | |
| First Mortgage Loans | 160,286 | 167,921 | (7,635) |
| Other Loans | 3,358 | 3,197 | 161 |
| Real Estate Sold on Contract | --- | 72 | (72) |
| Other Real Estate Owned | 1,391 | 178 | 1,213 |
| U. S. Government Obligations | 9,165 | 7,984 | 1,181 |
| Other Investments | 4,922 | 2,595 | 2,327 |
| Cash on Hand and in Banks | 1,065 | 950 | 115 |
| Fixed Assets | 2,141 | 2,086 | 55 |
| Other Assets | 6,521 | 7,418 | (897) |
| TOTAL ASSETS | $ 188,849 | $ 192,401 | $ (3,552) |
| LIABILITIES | | | |
| Undivided Profits (Including Current Earnings not Distributed) | 2,367 | 2,667 | (300) |
| Other Capital Accounts | 54,429 | 164,582 | (110,153) |
| TOTAL CAPITAL | $56,796 | $167,249 | $(110,453) |
| Borrowed Money | 15,809 | 17,209 | (1,400) |
| Loans in Process | 463 | 1,120 | (657) |
| Other Liabilities | 110,085 | --- | 110,085 |
| Reserve for Losses on Loans | 5,696 | 6,770 | (1,074) |
| Reserve for Contingencies | --- | 53 | (53) |
| TOTAL LIABILITIES | $ 188,849 | $ 192,401 | (3,552) |

# STATEMENTS

# OF

# FEDERALLY-CHARTERED

# SAVINGS AND LOAN ASSOCIATIONS

# FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF DELAWARE

WILMINGTON, DE 19801 — ONE CUSTOMS HOUSE SQUARE — NEW CASTLE COUNTY

ORGANIZED 1938
P.O. BOX 630

## BRANCHES

BRANMAR PLAZA — NEWARK — MILL CREEK — TRIANGLE MALL
TALLEYVILLE — 909 SHIPLEY STREET

## OFFICERS

| | |
|---|---|
| PRESIDENT | JOHN F. HALLORAN |
| EXECUTIVE VICE PRESIDENT | EARL H. LOOMIS |
| VICE PRESIDENT & SECRETARY | DONALD R. WERKHEISER |
| ASSISTANT TREASURER & CONTROLLER | SYLVESTER LEGUTKO |
| ASSISTANT SECRETARY & COUNSEL | TRUDI M. WILLCOX |
| ASSISTANT TREASURER & ASSISTANT SECRETARY | MARY J. KEOGH |
| ASSISTANT SECRETARY | ANNA MAY GAVIN |
| ASSISTANT TREASURER | LILLIAN BAGLEY |
| ASSISTANT TREASURER | PAUL BIDDLE, JR. |
| ASSISTANT TREASURER | LENORA S. COHEN |
| ASSISTANT TREASURER | BARBARA M. HOWARD |
| ASSISTANT TREASURER | MARY ANN LAMBERT |
| ASSISTANT TREASURER | JANET F. PANULA |

MEMBER OF THE FEDERAL HOME LOAN BANK
MEMBER OF THE FEDERAL SAVINGS & LOAN INSURANCE CORP.

## STATEMENT OF JUNE 30, 1981

| ASSETS | (IN THOUSANDS) |
|---|---|
| FIRST MORTGAGE LOANS | $ 106,846 |
| OTHER LOANS | 1,249 |
| OTHER REAL ESTATE OWNED | 1,391 |
| U.S. GOVERNMENT OBLIGATIONS | 3,119 |
| OTHER INVESTMENTS | 4,375 |
| CASH ON HAND AND IN BANKS | 402 |
| FIXED ASSETS | 1,179 |
| OTHER ASSETS | 4,230 |
| TOTAL ASSETS | $ 127,791 |

| LIABILITIES | |
|---|---|
| UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED) | $ 2,076 |
| TOTAL CAPITAL 2,076 | |
| BORROWED MONEY | 12,311 |
| LOANS IN PROCESS | 451 |
| OTHER LIABILITIES | 109,067 |
| RESERVE FOR LOSSES ON LOANS | 3,886 |
| TOTAL LIABILITIES | $ 127,791 |

## DIRECTORS

WILLIAM A. HADDOCK, JR.
JOHN F. HALLORAN
RICHARD I. G. JONES
LEONARD C. KIESLING
EARL H. LOOMIS
H. DAVID LUNGER
CHARLES B. REEDER
PAUL D. ROSSITER
WILLIAM A. WELSH

## HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF WILMINGTON

201 West Ninth Street

Wilmington, DE 19801 — New Castle County

Organized 1912

BRANCHES

2207 Concord Pike, Wilmington — 12 Community Plaza, New Castle

10 Brewster Drive, Newark

OFFICERS

| | |
|---|---|
| Executive Vice President | Harold J. Kruger |
| Secretary | Lewis S. Black, Jr. |
| Vice President | Charles W. Brynes, Jr. |
| Vice President | Charles E. Mendinhall, Jr. |
| Vice President | E. Drew Sikorski |
| Assistant Vice President | William A. Wardell, Jr. |
| Assistant Secretary | Marion L. Ryan |
| Mortgage Loan Officer | Robert W. Winchell |

Member of the Federal Home Loan Bank

Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1981

| ASSETS | (In Thousands) |
|---|---|
| First Mortgage Loans | $ 53,440 |
| Other Loans | 2,109 |
| U. S. Government Obligations | 1,046 |
| Other Investments | 547 |
| Cash on Hand and in Banks | 663 |
| Fixed Assets | 962 |
| Other Assets | 2,291 |
| TOTAL ASSETS | $ 61,058 |

| LIABILITIES | | |
|---|---|---|
| Undivided Profits (Including Current Earnings not Distributed | | $ 291 |
| Other Capital Accounts | | 54,429 |
| TOTAL CAPITAL | 54,720 | |
| Borrowed Money | | 2,998 |
| Loans in Process | | 12 |
| Other Liabilities | | 1,018 |
| Reserve for Losses on Loans | | 2,310 |
| TOTAL LIABILITIES | | $ 61,058 |

DIRECTORS

| | |
|---|---|
| Lewis S. Black, Jr. | Sidney Laub, Chairman |
| Robert H. Bolling, Jr. | Martin G. Mand |
| Arthur A. Carota | Andrew L. Miller |
| Samuel F. Keil | Howard A. Miller, Honorary Chairman |
| Harold J. Kruger | Sol Toumarkine |

Benjamin Vinton, Jr.

# LISTING

# OF

# REGISTERED SMALL LOAN

# COMPANIES

## REGISTERED SMALL LOAN COMPANIES

| | |
|---|---|
| *Allstate Enterprises Financial Corporation | 1101 Concord Pike, Wilmington, DE 19803 |
| Allstate Enterprises Financial Corporation | 614 Stein Highway, Seaford, DE 19973 |
| Allstate Enterprises Financial Corporation | 4301 Market Street, Wilmington, DE 19899 |
| Allstate Enterprises Financial Corporation | Kirkwood Highway, Wilmington, DE 19805 |
| Allstate Enterprises Financial Corporation | 42 Loockerman Street, Dover, DE 19901 |
| Allstate Enterprises Financial Corporation | 108 Astro Shopping Center, Newark, DE 19711 |
| *Associates Financial Services Co. of Dover, Inc. | 435 N. DuPont Highway, Dover, DE 19901 |
| Associates Financial Services Co. of Del., Inc. | 2006 A Kirkwood Highway, Wilmington, DE 19805 |
| Associates Financial Services Co. of North Wilm., Inc. | 729 Philadelphia Pike, Wilmington, DE 19809 |
| Associates Financial Services Co. of New Castle | 1505 DuPont Highway, New Castle, DE 19720 |
| *Avco Financial Services of Newark, Inc. | 170 E. Main Street, Newark, DE 19711 |
| Avco Financial Services of Dover, Inc. | 868 S. Governors Avenue, Dover, DE 19901 |
| Avco Financial Services of Milford | Box 227, Rt. 14, Milford, DE 19963 |
| Avco Financial Services of New Castle, Inc. | 141 Christiana Rd., Suite 2, New Castle, DE 19720 |
| Avco Financial Services of West Wilmington, Inc. | 4709 Kirkwood Highway, Wilmington, DE 19805 |
| Avco Financial Services of North Wilmington, Inc. | 1912 Marsh Road, Wilmington, DE 19809 |
| *Beneficial Finance Company of Delaware | 484 N. DuPont Highway, Dover, DE 19901 |
| Beneficial Finance Company of Delaware | Chestnut Hill & Marrows Road, Newark, DE 19711 |
| Beneficial Finance Company of Delaware | 4520 Kirkwood Highway, Wilmington, DE 19805 |
| *Blazer Financial Services, Inc. | 811 Orange Street, Wilmington, DE 19899 |
| Blazer Financial Services, Inc. | 2076 New Castle Avenue, New Castle, DE 19720 |
| Blazer Financial Services, Inc. | 34 Tri-State Mall, I-95 & Naamans Rd., Claymont, DE 19703 |
| Blazer Financial Services, Inc. | 115 Loockerman Street, Dover, DE 19901 |
| Blazer Financial Services, Inc. | 2119 North DuPont Highway, Camden, DE 19934 |
| Blazer Financial Services, Inc. | 26 N. Walnut Street, Milford, DE 19963 |
| Blazer Financial Services, Inc. | 43 E. Main Street, Newark, DE 19711 |
| *C.I.T. Financial Services, Inc. of Delaware | Parkway Plaza, Rt. 13, New Castle, DE 19720 |
| C.I.T. Financial Services, Inc. of Delaware #4 | 500 North DuPont Highway, Dover, DE 19901 |
| Commercial Credit Plan, Inc. | 130 Astro Center, Newark, DE 19711 |
| County Loan Company | 208 Main Street, Millsboro, DE 19966 |
| *Discount & Credit Corporation | 405 Newport Pike, Newport, DE 19804 |
| Discount & Credit King Street, Inc. | 841 King Street, Wilmington, DE 19899 |
| FinanceAmerica Corporation | 10 University Shopping Plaza, Rt. 273, Newark, DE 19711 |
| *Household Finance Corporation | 121 Loockerman Street, Box 485, Dover, DE 19901 |
| Household Finance Corporation | Chestnut Hill & Marrows Rd., Newark, DE 19711 |
| Household Finance Corporation | Bay Court Plaza, U.S. 113, Box 49, Dover, DE 19901 |
| Household Finance Corporation | Rt. 113, Ames Shopping Center, Millsboro, DE 19966 |
| Household Finance Corporation | P.O. Box 123, Smyrna, DE 19977 |
| Household Finance Corporation | Tri-State Mall, Naamans Rd. & I-95, Box 86, Claymont, DE 19703 |
| Household Finance Corporation | 4415 Kirkwood Highway, Box 5010, Wilmington, DE 19805 |
| Household Finance Corporation | Ames Shopping Center, Box 693, Seaford, DE 19973 |
| Household Finance Corporation | Basin Rd. & DuPont Blvd., Box 332, New Castle, DE 19720 |
| Household Finance Corporation | Talleyville Shopping Ctr., 4115 Concord Pike, Wilm., DE 19803 |
| Household Finance Corporation | 658 N. DuPont Blvd., Milford Plaza, Milford, DE 19963 |
| Home Financial Services, Inc. | 201 West 9th Street, Wilmington, DE 19801 |
| *Investors Loan Corporation of Delaware | 105 DuPont Highway, Dover, DE 19901 |
| Investors Loan Corporation of Delaware | 103 Market Street, Laurel, DE 19956 |
| Investors Loan Corporation of Delaware | 56 Marrows Road, Brookside Center, Newark, DE 19711 |
| Investors Loan Corporation of Delaware | Smyrna Mart, Smyrna, DE 19977 |
| Mid-Penn Financial Corporation | One Customs House Square, Customs House Plaza, Wilm., DE 19801 |
| *Northeast Loan Systems, Inc. | 1730 Capitol Trail, Newark, DE 19711 |
| Northeast Loan Systems of Greenville, Inc. | 3704 Kennett Pike, Greenville, DE 19807 |
| Public Finance Service of Delaware, Inc. | 2100 Kirkwood Hwy.,Wilmington, DE 19805 |
| San Juan Finance D/B/A Liberty Loan Corp. of Brandywine | 1315 Newport Gap Pike, Wilmington, DE 19804 |
| *Security Pacific Finance Corporation | 104-D New Castle Square, New Castle, DE 19720 |
| Security Pacific Finance Corporation | 5 C Treadway Towers, 9 E. Loockerman Street, Dover, DE 19901 |
| Security Pacific Finance Corporation | Rt. 113, Mid-Sussex Shopping Center, Millsboro, DE 19966 |
| Security Pacific Finance Corporation | 243 N.E. Front Street, Milford, DE 19963 |
| Security Pacific Finance Corporation | Stein Highway & Atlanta Road, Seaford, DE 19973 |
| Security Pacific Finance Corporation | Kirkwood Hwy.& Polly Drummond Rd.,Newark, DE 19711 |
| *Signal Finance of Delaware, Inc. | 27 Prestbury Square, Newark, DE 19711 |
| Signal Finance of Delaware, Inc. | 4565 Kirkwood Highway, Wilmington, DE 19808 |
| Signal Finance of Delaware, Inc. | 103 Penn Mart Center, New Castle, DE 19720 |
| Town Finance Corporation | 3926 Kirkwood Highway, Wilmington, DE 19808 |
| TransAmerica Financial Services of Dover, Inc. | 1679 South DuPont Parkway, Dover, DE 19901 |
| TRO, Inc. | 1200 Philadelphia Pike, Wilmington, DE 19809 |

*Main Office

CONSOLIDATED STATEMENT OF PERSONAL AND RETAIL INSTALLMENT PAPER OF ALL LOAN COMPANIES OF THE STATE OF DELAWARE

| | Number of Companies | Number of Loans | Retail Installment Paper | Personal Installment Loans | TOTAL | Average Loan |
|---|---|---|---|---|---|---|
| 6-30-1965 | 38 | 28,811 | 3,636,980 | 14,553,827 | 18,190,807 | 631 |
| 6-30-1966 | 46 | 37,465 | 3,648,164 | 22,888,095 | 26,536,259 | 708 |
| 6-30-1967 | 45 | 45,479 | 4,830,680 | 27,646,768 | 32,477,448 | 714 |
| 6-30-1968 | 45 | 48,608 | 3,946,206 | 31,345,656 | 35,291,862 | 726 |
| 6-30-1969 | 45 | 50,672 | 2,119,791 | 34,169,085 | 36,288,876 | 716 |
| 6-30-1970 | 43 | 49,944 | 4,427,720 | 34,869,231 | 39,296,951 | 787 |
| 6-30-1971 | 41 | 52,460 | 4,956,519 | 37,898,630 | 42,855,149 | 817 |
| 6-30-1972 | 61 | 53,372 | 3,840,835 | 44,056,509 | 47,897,344 | 897 |
| 6-30-1973 | 72 | 53,605 | 4,762,768 | 60,443,574 | 65,206,342 | 1,216 |
| 6-30-1974 | 74 | 69,584 | 9,578,691 | 71,690,231 | 81,268,922 | 1,168 |
| 6-30-1975 | 67 | 55,450 | 9,008,589 | 72,579,863 | 81,588,452 | 1,471 |
| 6-30-1976 | 65 | 62,754 | 8,507,554 | 79,580,069 | 87,965,623 | 1,401 |
| 6-30-1977 | 63 | 66,719 | 18,806,840 | 83,169,327 | 101,976,167 | 1,528 |
| 6-30-1978 | 69 | 70,613 | 9,787,929 | 101,501,047 | 111,288,976 | 1,576 |
| 6-30-1979 | 71 | 75,343 | 12,711,768 | 115,254,922 | 127,966,690 | 1,698 |
| *6-30-1980 | 69 | 92,668 | 12,527,151 | 156,514,138 | 169,041,289 | 1,824 |
| 6-30-1981 | 66 | 69,901 | 12,334,982 | 128,482,038 | 140,817,020 | 2,015 |

*FIGURES REPORTED FOR 1980 WERE INFLATED DUE TO ERRONEOUS REPORT BY A LICENSEE.

# LISTING OF LICENSED

# MOTOR VEHICLE SALES FINANCE COMPANIES

# SECONDARY MORTGAGE LOAN COMPANIES

# MORTGAGE BANKING COMPANIES

# SALE OF CHECKS COMPANIES

# TRANSPORTATION OF MONEY AND VALUABLES COMPANIES

# SOLICITATION OF DEPOSITS ON INCOME OR ANNUNITY CONTRACTS

# PRENEED FUNERAL CONTRACTS

## MOTOR VEHICLE SALES FINANCE COMPANIES

| | |
|---|---|
| ASSOCIATES COMMERCIAL CORPORATION | 9602-A PALMER HIGHWAY, LANHAM, MD 20801 |
| ASSOCIATES COMMERCIAL CORPORATION | 638 E. LANCASTER AVENUE, FRAZER, PA 19355 |
| ASSOCIATES FINANCIAL SERVICES CO., INC. | 2606 A KIRKWOOD HIGHWAY, WILMINGTON, DE 19808 |
| ASSOCIATES FINANCIAL SERVICES CO., INC. - BRANCH | 435 N. DUPONT HIGHWAY, DOVER, DE 19901 |
| ASSOCIATES FINANCIAL SERVICES CO., INC. - BRANCH | 1505 DUPONT HIGHWAY, NEW CASTLE, DE 19720 |
| ASSOCIATES FINANCIAL SERVICES CO., INC. - BRANCH | 733 PHILADELPHIA PIKE, WILMINGTON, DE 19809 |
| C.I.T. FINANCIAL SERVICES CORPORATION | GREENTREE EX. CAMPUS, RT. 73, BLDG. 1002, MARLTON, NJ 08053 |
| C.I.T. FINANCIAL SERVICES CORPORATION | 102 AZAR BLDG., RITCHIE HIGHWAY, GLEN BURNIE, MD 21061 |
| C.I.T. FINANCIAL SERVICES CORPORATION | PARKWAY PLAZA, RT. 13, NEW CASTLE, DE 19720 |
| C.I.T. FINANCIAL SERVICES CORPORATION - BRANCH | 500 NORTH DUPONT HIGHWAY, DOVER, DE 19901 |
| CHRYSLER CREDIT CORPORATION | 2201 RT. 38, SUITE 205, CHERRY HILL, NJ 08034 |
| CHRYSLER CREDIT CORPORATION | 653 KENILWORTH DRIVE, TOWSON, MD 21204 |
| CHRYSLER CREDIT CORPORATION | BENJAMIN FOX PAVILION, FOREROFT SQ., JENKINTOWN, PA 19046 |
| CITICORP HOMEOWNERS, INC. | 670 MASON RIDGE CENTER DRIVE, ST. LOUIS, MO 63141 |
| CLARK EQUIPMENT CREDIT CORPORATION | 125 EAST FRONT STREET, BUCHANAN, MI 49107 |
| COMMERCIAL CREDIT CORPORATION | 130 ASTRO CENTER, KIRKWOOD HIGHWAY, NEWARK, DE 19711 |
| EQUILEASE CORPORATION | 750 THIRD AVENUE, NEW YORK, NY 10017 |
| FIAT CREDIT CORPORATION | 2333 WAUKEGAN ROAD, BANNOCKBURN, ILL 60015 |
| FINANCEAMERICA CORPORATION | 10 UNIVERSITY PLAZA, RT. 272, NEWARK, DE 19702 |
| FORD MOTOR CREDIT COMPANY | 160 KING OF PRUSSIA PLAZA, KING OF PRUSSIA, PA 19406 |
| FOREMOST FINANCIAL SERVICES CORP. | 5500 FOREMOST DRIVE, S.E., BOX 2450, GRAND RAPIDS, MI 49501 |
| GENERAL ELECTRIC CREDIT CORPORATION | 1750 WALTON ROAD, BLUE BELL, PA 19422 |
| GENERAL ELECTRIC CREDIT CORPORATION | 2100 REXFORD ROAD, SUITE 125, CHARLOTTE, NC 28211 |
| GENERAL MOTORS ACCEPTANCE CORPORATION | CONCORD PLAZA, 3411 SILVERSIDE RD., WILMINGTON, DE 19803 |
| GENERAL MOTORS ACCEPTANCE CORPORATION - BRANCH | 1006 S. SALISBURY BLVD., SALISBURY, MD 21801 |
| GREEN TREE ACCEPTANCE, INC. | P.O. BOX R, 632 PITTSBURGH ROAD, UNIONTOWN, PA 15401 |
| HOUSEHOLD FINANCE CORPORATION | 121 LOOCKERMAN STREET, DOVER, DE 19901 |
| HOUSEHOLD FINANCE CORPORATION - BRANCH | ROOM 12, BAY COURT PLAZA, RT. 113, DOVER, DE 19901 |
| HOUSEHOLD FINANCE CORPORATION - BRANCH | RT. 113, AMES PLAZA, STORE #5, MILLSBORO, DE 19966 |
| HOUSEHOLD FINANCE CORPORATION - BRANCH | 653 N. DUPONT BLVD., MILFORD PLAZA, MILFORD, DE 19963 |
| HOUSEHOLD FINANCE CORPORATION - BRANCH | PENN MART, BASIN RD. & DUPONT BLVD., NEW CASTLE, DE 19720 |
| HOUSEHOLD FINANCE CORPORATION - BRANCH | CHESTNUT HILL & MARROW RD., CHESMAR PLAZA, NEWARK, DE 19711 |
| HOUSEHOLD FINANCE CORPORATION - BRANCH | 302 NORMAN ESKRIDGE HWY., AMES CENTER, SEAFORD, DE 19973 |
| HOUSEHOLD FINANCE CORPORATION - BRANCH | RT. 13 & GLENWOOD AVENUE, SMYRNA MART, SMYRNA, DE 19977 |
| HOUSEHOLD FINANCE CORPORATION - BRANCH | TRI-STATE MALL, I-95 & NAAMANS RD., CLAYMONT, DE 19703 |
| HOUSEHOLD FINANCE CORPORATION - BRANCH | 4415 KIRKWOOD HWY., KIRKWOOD PLAZA, WILMINGTON, DE 19808 |
| | 4115 CONCORD PIKE, TALLEYVILLE CENTER, WILMINGTON, DE 19810 |
| INTERNATIONAL PAPER CREDIT CORPORATION | GREENWICH OFFICE PARK 1, GREENWICH, CT 06830 |
| LITTON INDUSTRIES CREDIT CORPORATION | 500 SUMMER STREET, P.O. BOX 601, STAMFORD, CT 06904 |
| NORTHEAST LOAN SYSTEMS, INC. | 1780 CAPITOL TRAIL, NEWARK, DE 19711 |
| NORTHEAST LOAN SYSTEMS OF GREENVILLE - BRANCH | 3704 KENNETT PIKE, GREENVILLE, DE 19807 |
| SEARS, ROEBUCK & COMPANY | 4301 MARKET STREET, WILMINGTON, DE 19899 |
| SEARS, ROEBUCK & COMPANY - BRANCH | 32 LOOCKERMAN STREET, DOVER, DE 19901 |
| SEARS, ROEBUCK & COMPANY - BRANCH | 5240 KIRKWOOD HIGHWAY, PRICES CORNER, WILMINGTON, DE 19808 |
| SEARS, ROEBUCK & COMPANY - BRANCH | 411 NEW LONDON ROAD, NEWARK, DE 19711 |
| SEARS, ROEBUCK & COMPANY - BRANCH | MIDWAY SHOPPING CENTER, LEWES, DE 19958 |
| SEARS, ROEBUCK & COMPANY - BRANCH | 514 STEIN HIGHWAY, SEAFORD, DE 19973 |
| SEARS, ROEBUCK & COMPANY - BRANCH | MILFORD SHOPPING CENTER, N. E., MILFORD, DE 19963 |
| WHITE MOTOR CREDIT CORPORATION | 1811 SILVER[illegible] ROAD, WILMINGTON, DE 19810 |

## SECONDARY MORTGAGE LOAN COMPANIES

| | |
|---|---|
| Avco Financial Services of Wilmington, Inc. | 170 East Main Street, Newark, DE 19711 |
| Avco Financial Services of Wilmington, Inc. | Telcata Bldg., Rt. #4, Box 446, Milford, DE 19963 |
| Avco Financial Services of Wilmington, Inc. | 4705 Kirkwood Hwy., Wilmington, DE 19808 |
| Avco Financial Services of Wilmington, Inc. | 344 South Governors Avenue, Dover, DE 19901 |
| Avco Financial Services of Wilmington, Inc. | 141 Christiana Rd., New Castle, DE 19720 |
| Avco Financial Services of Wilmington, Inc. | 425 Brannar Plaza, 1312 Rach Rd., Wilmington, DE 19810 |
| Beneficial Mortgage Company of Delaware | 434 N. DuPont Highway, Dover, DE 19901 |
| Beneficial Mortgage Company of Delaware | Chestnut Hill & Marrows Roads, Newark, DE 19711 |
| Beneficial Mortgage Company of Delaware | 4520 Kirkwood Highway, Wilmington, DE 19805 |
| C.I.T. Financial Services, Inc. of Delaware #2 | 500 North DuPont Highway, Dover, DE 19901 |
| C.I.T. Financial Services, Inc. of Delaware #2 | Parkway Plaza, Rt. 13, New Castle, DE 19720 |
| Equitable Financial Corporation | Market Tower, 101 Market St., Wilmington, DE 19899 |
| FinanceAmerica Mortgage Services, Inc. | 10 Interstate Shopping Plaza, Rt. 273, Newark, DE 19702 |
| First General Mortgage Company of Delaware | 1501 E. Newport Pike, Newport Heights, Wilmington, DE 19804 |
| Investors Mortgage Company of Delaware | 105 South DuPont Highway, Dover, DE 19901 |
| Investors Mortgage Company of Delaware | 131 Market Street, Laurel, DE 19956 |
| Investors Mortgage Company of Delaware | 91 Marrows Road, Newark, DE 19711 |
| Investors Mortgage Company of Delaware | Smyrna Mart, Smyrna, DE 19977 |
| Mid-Penn National Company | One Customs House Square, Customs House Plaza, Wilm., DE 19801 |
| The Money Store/Delaware, Inc. | 4512 Kirkwood Highway, Wilmington, DE 19805 |
| Signal Mortgage Corporation of Delaware | 27 Prestbury Square, P. O. Box 739, Newark, DE 19713 |
| Signal Mortgage Corporation of Delaware | 4565 Kirkwood Highway, P. O. Box 5255, Wilmington, DE 19808 |
| Signal Mortgage Corporation of Delaware | 101 Penn Mart Center, New Castle, DE 19720 |

## MORTGAGE BANKING COMPANIES

| | |
|---|---|
| Beneficial Mortgage Company of Delaware | 434 N. DuPont Highway, Dover, DE 19901 |
| Beneficial Mortgage Company of Delaware | Chestnut Hill & Marrows Roads, Newark, DE 19711 |
| Beneficial Mortgage Company of Delaware | 4520 Kirkwood Highway, Wilmington, DE 19805 |
| Central Mortgage Company | 1312 Newport Gap Pike, Wilmington, DE 19804 |
| Fidelity Bond & Mortgage Company | 922 New Road, Wilmington, DE 19805 |
| Forman Mortgage Company | 33 Myrtle Avenue, Irvington, NJ 07111 |
| Gilpin, Van Trump & Montgomery, Inc. | One Customs House Square, Suite 100, Wilmington, DE 19801 |
| The Lomas & Nettleton Company | 2295 Limestone Road, Suite 107, Wilmington, DE 19808 |
| Margaretten & Company, Inc. | 1500 Pennsylvania Avenue, Wilmington, DE 19806 |
| Mercantile Mortgage Corporation | 1003 Delaware Avenue, Wilmington, DE 19806 |
| Mortgage Services of America | 1 Cherry Hill, Suite 104, Cherry Hill, Camden, NJ 08034 |
| Russell Mortgage Company | 1500 East Newport Pike, Wilmington, DE 19804 |

## SALE OF CHECKS COMPANIES

| | |
|---|---|
| American Express Company | American Express Plaza, New York, NY 10004 |
| BankAmerica Corporation | 555 California Street, San Francisco, CA 94104 |
| Barclays Bank International Ltd. | 120 Broadway, New York, New York 10005 |
| The Chase Manhattan Corporation | One Chase Manhattan Plaza, New York, NY 10081 |
| Citicorp | 399 Park Avenue, New York, NY 10022 |
| Citicorp Services, Inc. | 399 Park Avenue, New York, NY 10022 |
| First Chicago Cheque Corporation | One First National Plaza, Chicago, ILL 60670 |
| Republic Money Orders, Inc. | Republic National Bank Building, Dallas, Texas 75201 |
| Travelers Express Company, Inc. | 5075 Wayzata Blvd., Minneapolis, MN 55402 |

## TRANSPORTATION OF MONEY AND VALUABLES COMPANIES

| | |
|---|---|
| Brooks Armored Car Service, Inc. | 13 East 35th Street, Wilmington, DE 19899 |
| Purolator Armored, Inc. | 255 Old New Brunswick Rd., Piscataway, NJ 08854 |

## SOLICITATION OF DEPOSITS ON INCOME OR ANNUITY CONTRACTS

| | |
|---|---|
| Investors Diversified Services, Inc. | IDS Tower, Minneapolis, MN 55402 |

## PRENEED FUNERAL CONTRACTS

| | |
|---|---|
| William A. Berry Funeral Homes, Inc. | 119 N.W. Front Street, Milford, DE 19963 |
| Beeson Funeral Home, Inc. | 412 Philadelphia Pike, Wilmington, DE 19809 |
| James T. Chandler & Son, Inc. | 2506 Concord Pike, Wilmington, DE 19803 |
| Doherty-Wickersham Funeral Homes, Inc. | 1900 Delaware Avenue, Wilmington, DE 19806 |
| Faries Funeral Directors | 29 S. Main Street, Smyrna, DE 19977 |
| Fleischauer Funeral Home | 48 West Market Street, Greenwood, DE 19950 |
| H. E. Hardesty & Sons | 202 Laws Street, Bridgeville, DE 19933 |
| Robert T. Jones, Jr. | 122 West Main Street, Newark, DE 19711 |
| Krienen-Griffith | 1400 Kirkwood Highway, Elsmere, DE 19805 |
| Marvel-Short Funeral Home | 21 Grove Street, Delmar, DE 19940 |
| McCrery Funeral Homes, Inc. | 2700 Washington Street, Wilmington, DE 19802 |
| Michael A. Mealey and Sons, Inc. | 703 N. Broom Street, Wilmington, DE 19805 |
| Schoenberg Memorial Chapel, Inc. | 519 Philadelphia Pike, Wilmington, DE 19809 |
| Spicer-Mullikin Funeral Homes, Inc. | 2317 Market Street, Wilmington, DE 19802 |
| Torbert Funeral Chapel | 61 S. Bradford Street, Dover, DE 19901 |
| Trader Funeral Home, Inc. | 12 Lotus Street, Dover, DE 19901 |
| Watson Funeral Home | 211 Washington Street, Millsboro, DE 19966 |
| Watson & Whaley | Main Street, Selbyville, DE 19975 |
| Windsor-Disharoon Funeral Home | 700 West Street, Laurel, DE 19956 |
| Marshall H. Yeatman & Son, Inc. | 819 Washington Street, Wilmington, DE 19801 |
| Young's Funeral Homes, Inc. | 526 Union Street, Milton, DE 19968 |

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